

July 2, 2014

Hamilton County, Indiana

2014 - 2018 Consolidated Plan – Draft



Hamilton County, Indiana
2014 – 2018 Consolidated Plan
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Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The U.S. Department of Housing and Urban Development (HUD) awards Community Development Block Grant (CDBG) funds to “Entitlement Communities” across the United States. Awards are based on formula calculations including factors such as the population of the community, pre-1940’s housing stock, growth and decline. Hamilton County, located north of Indianapolis, Indiana, is considered an Urban County. It is home to many suburbs of Indianapolis, Indiana and one of the fastest growing communities in the United States.

Hamilton County receives an allocation of approximately \$600,000. The City of Carmel, located in Hamilton County receives an annual allocation of approximately \$230,000 each year. Together, these entitlements have formed an Urban County recipient. As required by HUD Notice “CPD-12-005” the City of Carmel officially notified the Commissioners of Hamilton County and the U.S. Department of Housing and Urban Development (HUD) Indianapolis field office that the City of Carmel is an entitlement grantee, but will continue under their joint agreement with Hamilton County and participate in the “Urban County” program for Federal Fiscal Years 2013-2015. This process of notification will need to be completed prior to beginning the 2015 fiscal year. The Cities Arcadia, Atlanta, Cicero and Sheridan have opted out of the program and projects located in these areas must go to the State of Indiana for CDBG funding.

In the 2014 fiscal year, Hamilton County will receive \$625,521 and the City of Carmel will receive \$231,117 for a total grant of \$856,638. The Noblesville Housing Authority is the lead agency for both entities, responsible for all strategic planning, award allocation, administration and monitoring of CDBG funded programs and projects.

To receive funding each year, Hamilton County must complete a Five-Year Consolidated Plan. The Consolidated Plan is an assessment of the needs in the community, relating to housing, social and public services, public infrastructure. The analysis looks at populations are most affected by the current housing stock, state of the economy and the ability to meet daily living needs. The Consolidated Plan then outlines priorities and goals to address those needs. Each year, the NHA will write an Action Plan, outline specific projects and funding resources that will be used to meet the priorities and goals. At the end of each year, the NHA will write a Consolidated Annual Performance and Evaluation Report to report the progress towards each of the Consolidated Plan goals. These three documents enable the public, elected officials and HUD to understand the needs in the community, provide input and measure progress and investment in the community.

This Consolidated Plan will cover fiscal years 2014 through 2018. The fiscal year will begin on October 1st of each year and end on September 30th. The first year of this Consolidated Plan will begin October

1, 2014 and end September 30, 2015. The last year of this Consolidated Plan will end on September 30, 2019.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment

Overview

Making a full assessment of housing, homelessness and public infrastructure pose a few challenges for Hamilton County. The first challenge for Hamilton County is that many of the people the funding is intended to benefit are hidden among the wealthy in the community. Since Hamilton County has been touted as one of the fastest growing communities and 13 percent of homes in the County are valued over \$1 million. For example, homeless point in time count conducted in 2013 showed one (1) homeless household, yet the Hamilton County Trustees provided 517 nights of emergency shelter with township funds and 740 nights of with non-township funds. Shelter provided helped many at-risk households find shelter for one night, which is not captured in the annual point in time count. Neither are the many homeless and at-risk households “couch surf” with friends and family.

The large Consolidated Plan area presents a second challenge as well, with the southern part of the county as a developed suburb of a major metropolitan area, Indianapolis, and the northern part of the county as a rural. The needs between the north and south can vary greatly and pose different challenges for developers. In the south, access to affordable land for housing development increases costs and need for subsidy while developments in the north face the challenge of being far from public services and amenities needed by low income families. Transportation is a greater issue in the north because travel to a grocery store or work is challenge for many low-income families.

The third challenge the NHA faces upon implementation is working with multiple jurisdictions and a participating jurisdiction. The neighbor to the south, Marion County/Indianapolis is part of Unigov that united the county and municipality into one, central government. The Noblesville Housing Authority must work with eight different municipalities, four of which are 2nd Class Cities, nine townships and one county government. Collecting data on those served and their needs as well as the public facility/infrastructure needs requires contacting multiple agencies and often involves different formats of information.

With those challenges facing the Hamilton County community, the Noblesville Housing Authority has developed some general priorities and goals to offer flexibility in programming for all communities and increase the coordination among service providers. Under each priority is a list of goals that will meet the needs of the communities in the northern and southern parts of the community. While some goals may not be applicable to those in the northern communities, others will meet their needs and vice versa for those communities to the south.

1. Expand the supply of safe, decent affordable housing.
2. Support programs that help the most vulnerable households achieve self-sufficiency.
3. Invest in public facility and public infrastructure needs of low-income neighborhoods.

4. Improve institutional structure and coordination among providers across the County.

The final priority does not have any specific projects or programs that will be funded by the Noblesville Housing Authority. This Consolidated Plan only lists general strategies. Through administrative efforts and partnerships in the community, the Noblesville Housing Authority will work to increase coordination across Hamilton County, with the intended outcome of improving services for low-income households.

3. Evaluation of past performance

The Noblesville Housing Authority (NHA), as a representative of Hamilton County, has implemented Community Development Block Grant funded programs over the past eight years. Over that time, the NHA has made great strides to assist low-income households in the community. Accomplishments in the past five years include:

- Repair assistance for low income homeowners –25 households benefiting
- Development of low income rental housing – 39 households benefiting
- Support for creation of housing through Habitat for Humanity – 9 new home owners
- Provision of emergency shelter through utility and housing assistance
- Infrastructure improvements, including ADA ramps, storm sewers, sidewalks, street improvements, drainage and lighting – 55 households benefiting
- Public park/senior center expansion
- Provision of public services – 26,225 units of service provided

Despite the successes, challenges acquiring inexpensive properties for affordable housing development, growing demand for public services and increasing numbers of households who are falling behind the growing wealthy communities continue.

4. Summary of citizen participation process and consultation process

The disjointed nature of the county, with many different jurisdictions and hidden poverty, makes soliciting input from the community a challenge. Past efforts to reach the stakeholders and the public through blanket efforts have failed. To complete this Consolidated Plan participation process, The Noblesville Housing Authority hosted two meetings to engage stakeholder input. These meetings were held with the Good Samaritan Network and the Township Trustees, both representatives of low to moderate-income persons as both groups serve this population.

The first meeting was held on April 8, 2014 at the Good Samaritan Network monthly meeting. The Good Samaritan Group is made up of 43 food pantries and 135 service providers that serve all of Hamilton County. This group of service providers participated in a carousel exercise. Participants broke up in groups of 3 to 5 people. The groups then moved around the room discussing questions about needs in the community. There were a total of ten questions and each group was provided 2 to 3 minutes to discuss and answer each question.

The second meeting was held on April 16, 2014 at the Washington Township Trustee's office. Ten people attended from Trustee Offices in Washington Township, Fall Creek Township, Adams Township, Jackson Township, Clay Township and Wayne Township. Representatives from White River Township, Noblesville Township and Delaware Township were absent. Much like the previous public meeting, the ten people were divided into three groups. Each group had 2 to 3 minutes to discuss one of ten questions about needs in the community, same as the previous public meeting.

City Consultants and Research, LLC, a consulting firm hired by the Noblesville Housing Authority conducted consultation interviews with local stakeholders. The purpose of the consultations is to get a perspective about the needs in the community that hard data does not provide. An example of this is the data shows a low number of homeless individuals living in Hamilton County, but through consultations, the numbers of families living on couches or couch surfers, is much higher. A total of ten stakeholders were interviewed as part of the consultation process. A complete list and summary of comments is included later in this document.

The Noblesville Housing Authority also provided a survey to the general public. The survey was available in both electronic format and paper format. The NHA distributed the survey to housing authority voucher recipients and to the nine Township Trustees offices. A total of 40 surveys were returned. The electronic survey was distributed through the entire Good Samaritan network, the nine Township Trustees and on the Noblesville Housing Authority website. The electronic survey was available for 60 days beginning March 28, 2014. Only 13 people responded to the electronic survey. Comments from the surveys are listed in the next narrative section. The lack of response is not surprising because of past attempts to collect information. As such, consultation interviews with stakeholders and meetings with stakeholders are important to be representative of the populations the funds are intended to reach. Through the response of service and housing providers, the planners can understand the needs of community members earning low and moderate income in Hamilton County.

The draft form of this Consolidated Plan will be available for 31 days for public comment beginning July 2, 2014 and ending August 1, 2014. Draft copies of the document will be available in the Noblesville Housing Authority offices for comment and electronically via the Hamilton County website.

5. Summary of public comments

The Noblesville Housing Authority received 40 paper surveys and 13 electronic surveys from across Hamilton County. Of all the residents that participated in the survey, most were from Noblesville with a couple of residents from Arcadia, Fishers, Cicero and Carmel. The survey consisted of 30 percent homeowners and 70 percent renters. This is a reflection of sending the paper survey to housing choice voucher recipients.

The two highest rated concerns for housing needs is the creation of safe, decent and affordable rental housing and creation of new, affordable housing for homeownership. The residents also feel creation of housing with services – seniors/disabled, rent assistance to low income tenants and creation of transitional housing (for stays less than 2 years) are somewhat important. They listed the lowest priorities as rehabilitation of foreclosed or vacant housing and repair assistance to homeowners. This could be due to seventy percent of the survey takers being renters.

The biggest concern for community development and social services is job creation. The residents also feel street or sewer repair/upgrades, community center upgrades/rehabilitation and business attraction are somewhat important. They listed the lowest priorities as park upgrades.

The biggest concern for social service needs is public transportation. The residents also feel youth programs, childcare, legal services, programs for disabled neighbors and senior citizen programs are very important. They listed the lowest priorities as programs for people with HIV/AIDS and green programs/environmental awareness.

Other needs that were not addressed specifically in the survey that the residents feel are important include utility assistance, free financial classes, affordable community rooms, façade improvements and services for convicted felons.

6. Summary of comments or views not accepted and the reasons for not accepting them

All public comments have been accepted as part of the citizen input process. The draft of this Consolidated Plan will be released on July 2, 2014 for a 30-day public comment period. Any comments not accepted will be listed in this section.

7. Summary

Hamilton County will spend the next five years striving to understand more about the needs in the community and address those needs. It has only been during the most recent years that a greater understanding and level of cooperation among service and housing providers began in this community. Wealthy households “moving out” of Indianapolis, developing property and demanding higher end services have driven expansion in Hamilton County. This has displaced lower income families or has put these families more at-risk as the services they seek have become more and more expensive.

The reputation of Hamilton County is of a fast growing community, with much wealth and a “good place to live,” with top schools in Indiana. Much of the hard data will state that there is a need in the community to develop a range of affordable housing, there is a large supply of housing and that homelessness is a non-issue in the community. The hard data will also show there is a variety of jobs available to residents in the community, varying in skill requirements and pay range. The consultation process will talk about the hidden needs in the community and the need to provide services locally instead of sending them to neighboring communities.

This Consolidated Plan is part of the efforts of Hamilton County and community stakeholders to make the County a “good place to live” for all households in the community, both the wealthy and low income households. The document will outline the needs in the community and possible solutions to address those needs.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	HAMILTON COUNTY	
CDBG Administrator		Noblesville Housing Authority
HOPWA Administrator		
HOME Administrator		
HOPWA-C Administrator		

Table 1 – Responsible Agencies

Narrative

The Noblesville Housing Authority acts on behalf of Hamilton County for the administration of CDBG dollars. The Cities of Carmel, Fishers, Noblesville and Westfield often receive the lion's share of the grant funding, as they are the areas with the greatest population. However, areas outside of those cities are also eligible for funding, provided the project meets an eligibility requirement.

The Cities of Arcadia, Atlanta, Cicero and Sheraton have opted out of the Hamilton County program and must go to the State of Indiana to receive funding for projects located within their borders. This is beneficial to the projects seeking larger amounts of funding for multi-family use or even community center types of projects, as there may be more funding available through the State of Indiana. However, social services providers and a local home repair programs providing countywide services cannot serve the low and moderate-income residents in those communities with these dollars.

Consolidated Plan Public Contact Information

The Noblesville Housing Authority is the administrator of the CDBG Program. Contact information is:

CDBG Program

Noblesville Housing Authority

320 Kings Lane

Noblesville, IN 46060

317-773-5110

PR-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

The Noblesville Housing Authority hired a consultant from City Consultants & Research, LLC to help the writing of this Consolidated Plan and conduct the public input process, including the consultations. Consultations were conducted in person, one-on-one or in a small group setting or via phone conference. Noblesville Housing Authority provided a few contact organizations to begin the process. Through the interview process, the consultant received other suggestions for contacts and followed up with those individuals.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).

The Good Samaritan Network (GSN) formed in 1995, evolving from a group of programs and services since early 1980. It is a network of 43 food pantries and 135 social service providers. The vision of the organization is to position ourselves in the community with a suitable location and with strong physical and financial resources - aligned to an effective organizational structure for the facilitation, collaboration, and coordination of appropriate services to those residents of Hamilton County in need of physical, spiritual and emotional support; who find themselves among the at-risk people we serve.

GSN provides direct care when clients have nowhere else to turn, especially considering generational and situational poverty. Typically DIRECT services, a program to provide services directly to clients, involve emergency or crisis intervention for: housing and utility assistance, food insecurities, minimal car repairs, medical and prescription assistance, as well as educational opportunities for improving individual independence. Financial backing and support of GSN, including programming and events, is provided solely based on donations and grants secured by GSN. Funding assistance and direct support is quickly dispensed through a client application process - which involves client ownership/participation. Receipt of financial and in-kind donations directly impacts our ability to serve clients.

in DIRECT services, a program through the GSN Network, was established to ensure efficiency and communication among the different organizations who serve the needs of Hamilton County residents at-risk. GSN provides resources and support for critical human services to network service providers making them stronger and more effective; with a goal of uniting for the common good rather than duplicating efforts and competing for funding. Support for members include a phone chain for emergency needs among providers, capacity building such as procedures for client intake, reporting and emergency plan and an advocate for funding.

This network of service providers provides a connection for Hamilton County to social services that can support households that call with a need. The local housing provider, Hamilton County Area Neighborhood Development (HAND) can also refer clients to services within the Good Samaritan Network.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

With the amount of wealth in Hamilton County, homelessness is a hidden and misunderstood issue in the community. Hamilton County is part of Region 8 in the Indiana Balance of State Continuum of Care along with Boone, Hendricks and Hancock Counties. The Indiana Balance of State Continuum of Care (CoC) is the planning body for initiatives in ending homelessness in the State of Indiana. To do so, this group supports the development and ongoing maintenance of a strategic, comprehensive system to address homelessness. This includes strategies for engaging mainstream partnerships, the provision of shelter, temporary housing, services, and permanent housing. The goal is to ensure that all residents of the State of Indiana are able to access and maintain permanent housing.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

City Consultants and Research, LLC conducted interviews with the Region 8 Planning Council Chairwoman. Once a face-to-face interview was conducted, consultations were conducted with local Township Trustees, service providers and the Good Samaritan Network to understand the issues facing the development of programs and projects serving homeless neighbors.

Currently, service providers in Hamilton County do not participate in the HMIS system. Through the consultation process, Hamilton County has learned that the service providers located in the County are working to tighten policies and procedures as well as develop a more accurate way of tracking individuals and households seeking services. This is important not only for information about who is seeking services but for service providers to understand what type of services households have already received prior to arriving at a their door.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

1	Agency/Group/Organization	ASPIRE INDIANA, INC.
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Conducted a face to face interview with a representative of the organization and member of the Region 8 Continuum of Care planning council.
2	Agency/Group/Organization	Good Samaritan Network
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultant conducted a phone interview. Discussions included: the primary mission of the network, building capacity of local service providers, a listing of other people and organizations to consult.
3	Agency/Group/Organization	Hamilton County Area Neighborhood Development, Inc.
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	City Consultants and Research, LLC conducted the consultations, the bulk of whom were with social service providers. The Good Samaritan Network offered a long list of people and service providers with valuable input to the process. The consultant also spoke with the primary housing provider, Hamilton County Area Neighborhood Development (HAND). The Consultant also contacted local, neighboring jurisdictions. A full list of the consultations is included in the narrative on the next few pages.
4	Agency/Group/Organization	Noblesville Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Conducted a phone interview with Noblesville Housing Authority staff. The waiting list will open for the first time since 2009 and offer vouchers for seniors. The need for rental assistance for extremely low income households is very high.
5	Agency/Group/Organization	Hamilton County Alliance
	Agency/Group/Organization Type	Business Leaders Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Conducted a phone conversation with President & CEO, Tim Monger. Discussions included local and regional efforts to attract new jobs to the area.
6	Agency/Group/Organization	HABITAT FOR HUMANITY HAMILTON COUNTY
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Conducted a face to face interview with Rhett Cecil and Joanna Bossi about the need for affordable housing development and preservation in the community.

7	Agency/Group/Organization	Our Lady of Mt Carmel
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-homeless Services-Health Services-Education
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Conducted a phone interview with Jayne Slayton at Our Lady of Mount Carmel on the challenges facing low income families and the financial education and assistance needed by most applicants.

Table 2 – Agencies, groups, organizations who participated

Identify any Agency Types not consulted and provide rationale for not consulting

Every type of stakeholder has been contacted for consultation. Only schedules and time limits to complete the Consolidated Plan have prevented consultations. Some Consultations will be conducted during the 30-day comment period and will be added to this draft document.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Indiana - Balance of State	The goals of this Consolidated Plan include the development of a domestic violence shelter. This shelter will be the second shelter to locate in Hamilton County and provide needed emergency housing for those living in Hamilton County.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

City Consultants and Research, LLC scheduled face-to-face consultations with adjacent local governments as well as jurisdictions within Hamilton County. The State of Indiana was also consulted for point in time count numbers for homelessness.

Narrative (optional):

PR-15 Citizen Participation

**1. Summary of citizen participation process/Efforts made to broaden citizen participation
Summarize citizen participation process and how it impacted goal-setting**

Traditional modes of public participation have not been successful in the past. Hamilton County is very large in area and only a few cities participate in the CDBG collaborations. It is challenging to reach the households this funding is intended to serve. This year, Hamilton County built on traditional processes to expand and collect more public input. The NHA created a survey and mailed it to all of the households receiving a Section 8 Housing Choice Voucher through the Noblesville Housing Authority. The survey was also sent to public service providers and the Township Trustees, asking them to provide to clients. The NHA provided the survey in paper and electronic formats. The survey was available for 60 days beginning March 28, 2014.

The Noblesville Housing Authority made presentations at two meetings prior to setting the community goals. One presentation was to the Good Samaritan Network, a collection of social service providers in Hamilton County and one presentation was to the Hamilton County Township Trustees. In each meeting the presenters participated in a carousel exercise, asking small groups of three or four people to answer a variety of questions about housing and community development needs. There were a total of ten questions and each group was given two to three minutes to brainstorm answers. The response was positive and gave the Noblesville Housing Authority a broad sweeping picture of the entire county. Results are attached to this document.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Good Samaritan Meeting	Local Social Service Providers	25 people representing 23 social service agencies attended the meeting to provide input.	Transportation, affordable medical care and affordable housing are all top rated issues according to this group. A summary of notes taken has been attached to this document.	All comments were accepted as part of this meeting.	
2	Township Trustees Meeting	Non-targeted/broad community	10 people representing six (6) of the townships in Hamilton County attended the meeting to provide input.	Transportation, affordable housing and subsidy for daily living were all top rated issues according to this group. A summary of notes taken has been attached to this document.	All comments were accepted as part of this meeting.	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Hamilton County is home to 16 percent of the wealthiest households and some of the wealthiest cities in Indiana. These facts makes it difficult to imagine any part of the population may be struggling to make ends meet, either because of lack of affordable housing, low income or unemployment or the lack of connection to social services/resources. A study written by the Indiana Association of Community and Economic Development (IACED) in 2013 placed the median income of Hamilton County at \$84,449, an increase of 18.8 percent since 2000. However, much of the wealth is located in the Cities of Carmel, Fishers and Westfield. Other communities have a much lower median household income. By comparison, the median household income in Arcadia is \$44,091 and the median household income in Carmel is \$106,071, nearly a \$62,000 difference.

The tables for this document are provided to Hamilton County through the U.S. Department of Housing and Urban Development reporting system, IDIS. Many of the tables have acronyms that are hard to decipher. HAMFI means HUD Area Median Family Income and is the median family income calculated by HUD for Hamilton County, in order to determine Fair Market Rents (FMRs) and income limits for HUD programs. Other acronyms are AMI (Area Median Family Income) and MFI (Median Family Income). When these acronyms are presented as part of the IDIS system, we are to assume they mean the same as HAMFI.

The tables summarize Hamilton County as a whole unit, listing all of the households in the wealthy cities and the less affluent, surrounding communities. The challenge when addressing the needs in Hamilton County is providing services and addressing affordable housing where the households in need are located. This analysis will be more than about northern communities versus the southern communities, it will demonstrate the hidden poor among the wealthy and providing services to the hidden poor as an issue for Hamilton County.

Overall, the primary need for households is finding and maintaining affordable housing. For those living on the edge, the increasing price of housing is either squeezing them from the market all together or making it very difficult to budget for all of their households' needs and pay for housing. The following charts list the issues facing households in Hamilton County, dividing and comparing them by income groups, seniors, large family, small family, owner and renter.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

Cost Burden is the overwhelming issue for households in Hamilton County. Cost Burden is when a household pays more than 30 percent of their gross monthly income towards housing costs. An Extreme Cost Burden is when a household pays more than 50 percent of their gross monthly income towards housing costs. 4,515 households, or 50 percent, who own their own home and earn 100 percent of the median household income or less have a Cost Burden of 50 percent or more. An additional 4,215 households, or 47 percent, who own their home have a cost burden of 30 percent. 3,245 households, or 36.5 percent, who have a cost burden earn an income between 50 and 80 percent of the area median family income. This group makes up the largest percent of the Hamilton County population that has an affordable housing need. Given the high cost of housing, this group may have over extended their ability to pay, particularly for the 3,245 owner occupied households at a moderate-income.

The next largest group with housing problems is extremely low-income households, that also having high Cost Burdens. These low-income families earn 0 to 30 percent of the area median family income. This means for a family of four, the household earns less than \$19,550 per year. Both renters and owners alike, pay more than 30 percent of their gross monthly income towards housing costs. Small related households, those with 3 or fewer members, and those households classifying themselves as “other” are more likely to have a Cost Burden than their counterparts, large related or elderly households. 2,595 households pay more than half of their income towards housing costs. This puts them at-risk for homelessness because so much of their income must be used to pay for housing costs. Since these households are at the lowest income and already paying so much towards housing, it can be assumed that there are no other affordable options for this lowest income group. Foreclosure, eviction and shelter are the only alternatives to not paying their rent or mortgage.

Input from the Township Trustees and the Good Samaritan Network suggests that homelessness is caused by lack of affordable housing, lack of higher paying jobs, unemployment, underemployment and lack of job related skills or education. Homeless families in Hamilton County seldom have options. Third Phase in Noblesville is the only homeless shelter that can address this need. Like victims of domestic violence, homeless households often seek shelter in neighboring communities.

Demographics	Base Year: 2000	Most Recent Year: 2010	% Change
Population	173,409	251,600	45%
Households	62,686	91,825	46%
Median Income	\$71,026.00	\$0.00	-100%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2006-2010 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	3,645	4,330	9,910	7,275	66,655
Small Family Households *	1,425	1,780	3,805	2,665	40,610
Large Family Households *	155	305	684	728	8,390
Household contains at least one person 62-74 years of age	420	820	1,640	1,175	7,520
Household contains at least one person age 75 or older	530	705	1,465	680	2,600
Households with one or more children 6 years old or younger *	590	750	1,835	1,374	14,054
* the highest income category for these family types is >80% HAMFI					

Table 6 - Total Households Table

Data Source: 2006-2010 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	0	80	25	0	105	0	0	50	0	50
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	55	4	60	55	174	0	10	20	15	45
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	20	45	50	40	155	0	0	29	25	54
Housing cost burden greater than 50% of income (and none of the above problems)	1,135	830	145	80	2,190	1,435	1,210	1,345	525	4,515
Housing cost burden greater than 30% of income (and none of the above problems)	80	685	2,165	300	3,230	175	445	1,850	1,745	4,215

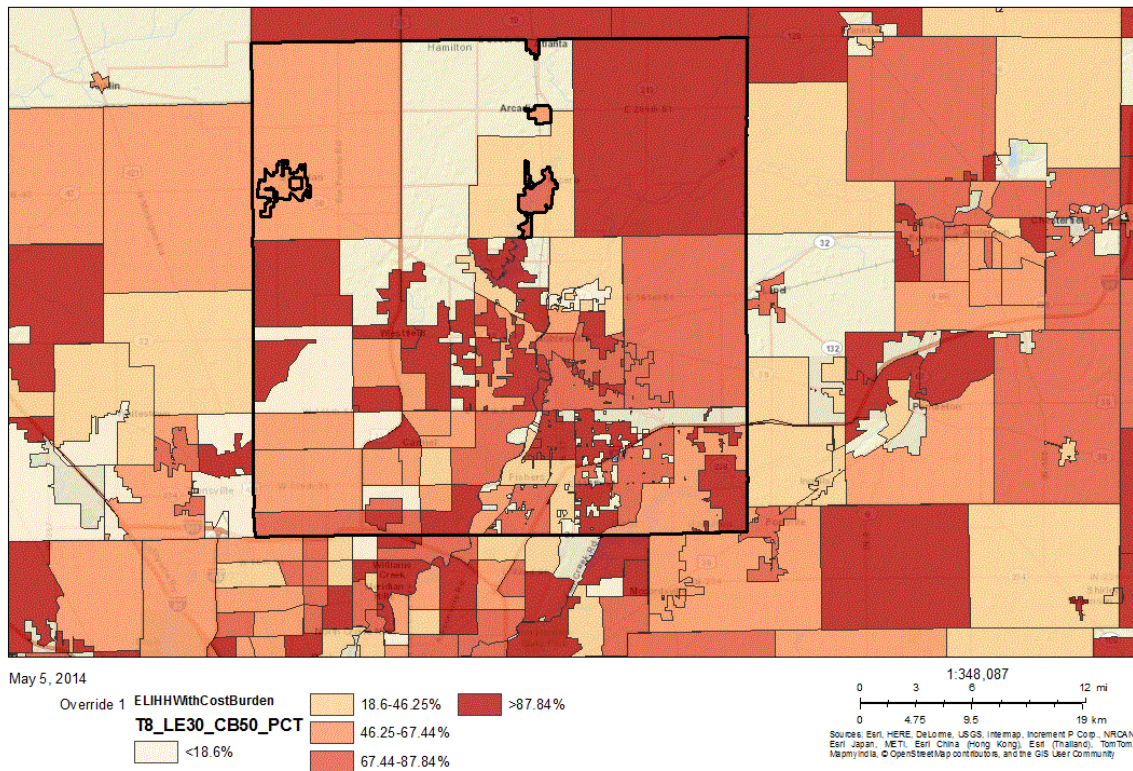
	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
Zero/negative Income (and none of the above problems)	235	0	0	0	235	285	0	0	0	285

Table 7 – Housing Problems Table

Data 2006-2010 CHAS

Source:

CPD Maps - Consolidated Plan and Continuum of Care Planning Tool



CPD Maps - Percent of ELI Households with Sever Cost Burden

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	1,205	955	280	170	2,610	1,435	1,220	1,445	560	4,660
Having none of four housing problems	265	1,155	4,060	2,170	7,650	245	1,000	4,115	4,370	9,730
Household has negative income, but none of the other housing problems	235	0	0	0	235	285	0	0	0	285

Table 8 – Housing Problems 2

Data 2006-2010 CHAS

Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	535	805	875	2,215	570	590	1,400	2,560
Large Related	49	55	110	214	95	235	310	640
Elderly	280	320	404	1,004	440	615	835	1,890
Other	435	440	905	1,780	485	209	700	1,394
Total need by income	1,299	1,620	2,294	5,213	1,590	1,649	3,245	6,484

Table 9 – Cost Burden > 30%

Data 2006-2010 CHAS

Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	455	435	15	905	520	465	730	1,715
Large Related	45	15	0	60	95	205	105	405
Elderly	255	235	85	575	335	425	285	1,045
Other	420	200	45	665	470	104	240	814
Total need by income	1,175	885	145	2,205	1,420	1,199	1,360	3,979

Table 10 – Cost Burden > 50%

Data 2006-2010 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	75	49	65	60	249	0	10	34	25	69
Multiple, unrelated family households	0	0	20	0	20	0	0	25	15	40
Other, non-family households	0	0	25	35	60	0	0	0	0	0
Total need by income	75	49	110	95	329	0	10	59	40	109

Table 11 – Crowding Information – 1/2

Data 2006-2010 CHAS
Source:

	Renter				Owner			
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source
Comments:

Describe the number and type of single person households in need of housing assistance.

Elderly households have a significant amount of housing problems/challenges. There are a total of 5,580 households living in Hamilton County with at least one person over the age of 62 and earning less than 80 percent of the area median income. Over 51 percent of those households, 2,894 total, have a cost burden, spending more than 30 percent of the gross monthly income towards housing costs. Twenty nine (29) percent of the elderly households have a severe cost burden, spending more than 50 percent of the gross monthly income towards housing costs. Since elderly households tend to have a fixed income from retirement or social security, the only way to address this need is to develop housing affordable for elderly households. It is a high priority of Hamilton County to develop affordable housing that elderly households can afford.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

These groups are not the only household type with affordable housing problems. According to the 2013 housing study by IACED, there are no domestic violence shelters located within Hamilton County. While there are no relevant crime statistics, the United Way of Central Indiana tracks phone call requests through its 211 hotline. According to their data, 1 out of 4 people seeking shelter were not able to find space. Of those seeking emergency space, needing to take immediate shelter with no other options, 49 percent were not able to find shelter. This illustrates an underserved need in the community as most domestic violence victims must seek assistance outside the County in Anderson, Danville or Indianapolis, Hamilton County's neighbors.

What are the most common housing problems?

Cost Burden is the overwhelming issue for households in Hamilton County. Cost Burden is when a household pays more than 30 percent of their gross monthly income towards housing costs. An Extreme Cost Burden is when a household pays more than 50 percent of their gross monthly income towards housing costs. 4,515 households, or 50 percent, who own their own home and earn 100 percent of the median household income or less have a Cost Burden of 50 percent or more. An additional 4,215 households, or 47 percent, who own their home have a cost burden of 30 percent. 3,245 households, or 36.5 percent, who have a cost burden earn an income between 50 and 80 percent of the area median family income. This group makes up the largest percent of the Hamilton County population that has an affordable housing need. Given the high cost of housing, this group may have over extended their ability to pay, particularly for the 3,245 owner occupied households at a moderate-income.

The next largest group with housing problems is the lowest income households, having high cost burdens. These low-income families earn 0 to 30 percent of the area median family income. This means for a family of four, the household earns less than \$19,550 per year. Both renters and owners alike, pay

more than 30 percent of their gross monthly income towards housing costs. Small related and those households classifying themselves as “other” are more likely to have a cost burden than their counterparts, large related or elderly households. 2,595 households pay more than half of their income towards housing costs. This puts them at-risk for homelessness because so much of their income must be used to pay for housing costs. Since these households are at the lowest income and already paying so much towards housing, it can be assumed that there are no other affordable options for this lowest income group. Foreclosure, eviction and shelter are the only alternatives to not paying their rent or mortgage.

Are any populations/household types more affected than others by these problems?

Please see answer above.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Services for homeless individuals or those at risk of homelessness are very limited in Hamilton County. The primary shelter for Hamilton County is Third Phase, which is located south of Noblesville and provides shelter to men, women, and children. Third Phase serves as a last option for many before they turn to services or other shelters in Indianapolis. The organization is funded with private donations and gifts, but has struggled over the years to provide comprehensive counseling services to their clients. Third Phase offers common sleeping rooms for transitional shelter, and longer-term housing for those with addictions.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

The Noblesville Housing Authority will consider any household earning less than 30 percent of the area median income as an at-risk household.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Input from the Township Trustees and the Good Samaritan Network suggests that homelessness is caused by lack of affordable housing, lack of higher paying jobs, unemployment, underemployment and lack of job related skills or education. Homeless families in Hamilton County have few options. Third

Phase in Noblesville is the only homeless shelter that can address this need. However, at the time of the drafting of this document, several attempts to get the total number of beds available at any one time from the organization have been unanswered. Like victims of domestic violence, homeless households seek shelter in neighboring communities.

Discussion

Cost Burden is the overwhelming issue for households in Hamilton County. Cost burden is when a household pays more than 30 percent of their gross monthly income towards housing costs. An extreme cost burden is when a household pays more than 50 percent of their gross monthly income towards housing costs. 4,515 households who own their own home and earn the median household income or less have a cost burden of 50 percent or more. An additional 4,215 households who own their home have a cost burden of 30 percent. 3,245 households who have a cost burden earn an income between 50 and 80 percent of the area median family income. This group makes up the largest percent of the Hamilton County population that has an affordable housing need. Given the high cost of housing, this group may have over extended their ability to pay, particularly for the 3,245 owner occupied households at a moderate-income.

The next largest group with housing problems is the lowest income households, having high cost burdens. These low-income families earn 0 to 30 percent of the area median family income. This means for a family of four, the household earns less than \$19,550 per year. Both renters and owners alike, pay more than 30 percent of their gross monthly income towards housing costs. Small related and those households classifying themselves as “other” are more likely to have a cost burden than their counterparts, large related or elderly households. 2,595 households pay more than half of their income towards housing costs. This puts them at-risk for homelessness because so much of their income must be used to pay for housing costs. Since these households are at the lowest income and already paying so much towards housing, it can be assumed that there are no other affordable options for this lowest income group. Foreclosure, eviction and shelter are the only alternatives to not paying their rent or mortgage.

Input from the Township Trustees and the Good Samaritan Network suggests that homelessness is caused by lack of affordable housing, lack of higher paying jobs, unemployment, underemployment and lack of job related skills or education. Homeless families in Hamilton County have few options. Third Phase in Noblesville is the only homeless shelter that can address this need. Like victims of domestic violence, homeless households seek shelter in neighboring communities.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

The next few sections of the Consolidated Plan will examine the housing needs in the entire community by income group and by race. The following tables will demonstrate that a significant number of households throughout Hamilton County have some housing problem, whether it is an issue of disrepair in the home or lack of affordability of the home. These issues know no income barriers or racial barriers. The data suggest that every race and income level has one or more housing problem.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,415	360	425
White	2,865	340	325
Black / African American	100	0	35
Asian	150	20	40
American Indian, Alaska Native	25	0	0
Pacific Islander	0	0	0
Hispanic	245	0	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2006-2010 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,460	1,480	0
White	3,040	1,365	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Black / African American	174	10	0
Asian	85	45	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	95	65	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2006-2010 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,135	5,320	0
White	5,380	4,925	0
Black / African American	120	135	0
Asian	230	90	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	220	140	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2006-2010 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,390	5,485	0
White	2,105	4,905	0
Black / African American	175	225	0
Asian	60	250	0
American Indian, Alaska Native	10	15	0
Pacific Islander	0	0	0
Hispanic	35	50	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2006-2010 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

White households are households with the most housing problems. This is to be expected, as Hamilton County is predominately white. The 2010 Census showed the county population to be 88 percent white. This matches the rate of households with housing problems. For all households earning incomes over 30 percent of the area median income, the rate of housing problems by race and ethnicity is proportionate to the percentage of the population.

When it comes to a disproportionate amount of households with housing problems, it is primarily minority households earning incomes below 30 percent of the area median family income. Minority populations with extremely low incomes have a higher percentage of housing problems than their white household counterparts. African Americans make up 3.5 percent of the total population in 2010, but 5 percent of extremely low-income African American households have housing problems. Hispanic households make up 3.4 percent of the total population in 2010, but 7.1 percent of the extremely low-income Hispanic households have housing problems. There is a less statistically significant difference for other minorities.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This section of the Consolidated Plan will examine the needs and housing problems by income group and race. Housing problems count as over crowding, lack of kitchen facilities, lack of plumbing facilities or a severe cost burden. A severe cost burden is any household paying more than 50 percent of its gross monthly income towards housing costs. Housing costs include mortgage, insurance and taxes if an owner occupied home. Housing costs are the rent and insurance costs incurred by a renter household.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,015	760	425
White	2,465	740	325
Black / African American	100	0	35
Asian	150	20	40
American Indian, Alaska Native	25	0	0
Pacific Islander	0	0	0
Hispanic	245	0	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2006-2010 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,010	2,935	0
White	1,710	2,695	0
Black / African American	144	40	0
Asian	75	55	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	25	135	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2006-2010 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,730	9,730	0
White	1,500	8,805	0
Black / African American	65	185	0
Asian	50	275	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	110	250	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2006-2010 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	370	7,505	0
White	295	6,720	0
Black / African American	25	370	0
Asian	35	275	0
American Indian, Alaska Native	10	15	0
Pacific Islander	0	0	0
Hispanic	0	85	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2006-2010 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

As discussed with general housing problems, white households are households with the most housing problems. This is true for severe housing problem. This is to be expected, as Hamilton County is predominately white. The 2010 Census showed the county population to be 88 percent white. This matches the rate of households with housing problems, which are at 85 percent.

With housing problems, the extremely low-income households have the highest rate of occurrence. For severe housing problems, where cost burden is elevated to 50 percent of the gross monthly income, the occurrence is wide spread over the income levels for minority households. African American and Hispanic households experience the most disproportionate amount of housing problems. For African American households earning 31 to 50 percent of the area median income, 7.1 percent of them face severe housing problems while only representing 3.5 percent of the total population. For Hispanic households earning 0 to 30 percent of the area median income, 8.1 percent of them face severe housing problems while only representing 3.4 percent of the total population. For Hispanic households earning 51 to 80 percent of the area median income, 6.3 percent of them face severe housing problems.

It is these households that are most at-risk of losing their housing because so much of their income is dedicated to housing costs, over half. That leaves very little income for basic daily needs or to meet emergency needs such as medical issues. Any initiatives Hamilton County funds in the coming years as part of this Consolidated Plan should encourage outreach to these populations.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

This section of the Consolidated Plan will examine the needs and housing problems by income group and race. Housing problems count as over crowding, lack of kitchen facilities, lack of plumbing facilities or a severe cost burden. A severe cost burden is any household paying more than 30 percent of its gross monthly income towards housing costs. Housing costs include mortgage, insurance and taxes if an owner occupied home. Housing costs are the rent and insurance costs incurred by a renter household.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	71,165	13,235	7,025	425
White	64,890	11,800	5,925	325
Black / African American	1,935	470	370	35
Asian	2,475	425	280	40
American Indian, Alaska Native	55	0	45	0
Pacific Islander	4	0	0	0
Hispanic	1,285	325	305	0

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2006-2010 CHAS

Discussion:

White households have the most housing problems. This is to be expected, as Hamilton County is predominately white. The 2010 Census showed the county population to be 88 percent white. This matches the rate of households with cost burdens and severe cost burdens at 89 percent and 84 percent, respectively.

In the discussion about severe housing problems, this Consolidated Plan noted a higher rate of housing problems with African American households and Hispanic households. We assumed this is a result of the severe cost burdens of these populations. The chart above shows a higher rate of severe cost burden, paying over 50 percent of the gross monthly income. When comparing the percentage of African American households and Hispanic households having a severe cost burden versus the percentage of these households in the general population, we see that they have a disproportionate rate. African American households only make up 3.5 percent of households in the county, but 5.8

percent of them have a severe cost burden. Hispanic households only make up 3.4 percent of households in the county, but 4.3 percent of them have a severe cost burden.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Minority populations living in Hamilton County have disproportionately greater need with housing problems, severe housing problems and severe cost burdens. The previous discussions have indicated that depending on the income earned, African American and Hispanic households are the primary racial groups with a disproportionate amount of these housing issues. Extremely low-income households have the most housing problems, particularly when it comes to cost burden, but severe housing problems vary among all income groups.

If they have needs not identified above, what are those needs?

Please see discussion above.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

The Analysis of Impediments to Fair Housing (AI) had indicated discrimination by race and ethnicity when it comes to rental property. This issue and solutions to resolving the issues will be discussed later in this Consolidated Plan. While the charts about housing problems and severe housing problems do not list which of the four housing problems the households have, we may be able to assume cost burden and severe cost burden are the reasons for a disproportionate housing problems for minorities. Renters, particularly households earning less than 30 percent of the area median family income have a high rate of cost burden. The conclusion from the AI, stating discoveries of discrimination to renter households and renter households with high cost burden may explain the disproportionate greater housing need for minority households with extremely low incomes is finding affordable rental housing. However, the AI did not find any correlation between race and geographic area for causing housing discrimination.

What this tells us is that Hamilton County's affordable housing projects will need to be marketed to a variety of income groups and developed in a variety of areas.

NA-35 Public Housing – 91.205(b)

Introduction

The Noblesville Housing Authority (NHA) is the public housing agency for Hamilton County. It does not manage public housing units as its neighboring housing agencies in Anderson and Indianapolis. The Noblesville Housing Authority only offers Section 8 vouchers to the low-income households. The Section 8 program, or Housing Choice Voucher, program offers subsidy to a household to allow them to rent any apartment in the local housing authorities jurisdiction. The household will pay 30 percent of their gross monthly income towards rent and the Housing Choice Voucher covers the remaining cost of the rent. Thus, if a two-bedroom apartment is \$700 per month and the household can only afford \$250 per month, the remaining \$450 of rent is paid by the NHA through the voucher. The following charts outline the beneficiaries of this program.

The State of Indiana also has a voucher program in partnership with the NHA. A total of 73 households receive housing choice vouchers in Hamilton County. Households receiving assistance from the State of Indiana program do not need to transfer into the NHA program in order to receive assistance. Traditionally, if a voucher recipient wants to move to another jurisdiction, the local housing authority would provide the voucher and bill the previous jurisdiction for the cost of servicing the transfer household. The agreement between the NHA and the State of Indiana have enabled more households to benefit from the services and amenities in Hamilton County and enabled greater choice for voucher recipients without the additional paperwork that is associated with transfers.

Totals in Use

Program Type										
# of units vouchers in use	Certificate	Mod-Rehab	Public Housing	Vouchers						
				Total	Project - based	Tenant - based	Special Purpose Voucher			
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *	
	0	0	0	215	3	177	0	0	0	35

Table 22 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Characteristics of Residents

Program Type									
	Certificate	Mod- Rehab	Public Housing	Vouchers		Project - based	Tenant - based	Special Purpose Voucher	
				Total				Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	0	12,007	9,038	12,126	0	0	
Average length of stay	0	0	0	6	0	6	0	0	
Average Household size	0	0	0	1	1	1	0	0	
# Homeless at admission	0	0	0	4	0	4	0	0	
# of Elderly Program Participants (>62)	0	0	0	71	1	67	0	0	
# of Disabled Families	0	0	0	102	2	68	0	0	
# of Families requesting accessibility features	0	0	0	215	3	177	0	0	
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0	
# of DV victims	0	0	0	0	0	0	0	0	

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Program Type									
Race	Certificate	Mod- Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	0	163	3	128	0	0	32
Black/African American	0	0	0	50	0	47	0	0	3
Asian	0	0	0	1	0	1	0	0	0
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0
Pacific Islander	0	0	0	1	0	1	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Data Source: PIC (PIH Information Center)

Table 24 – Race of Public Housing Residents by Program Type

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod- Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	0	6	0	6	0	0	0
Not Hispanic	0	0	0	209	3	171	0	0	35
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Data Source: PIC (PIH Information Center)

Table 25 – Ethnicity of Public Housing Residents by Program Type

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

The Noblesville Housing Authority does not manage any properties.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

The Housing Choice Voucher program is only open to the elderly households and households with a person living with a disability. The disability households may be under the age of 62. The NHA assists 75 households with a disability and assists 55 elderly households with vouchers.

The State of Indiana also has a voucher program in partnership with the NHA. A total of 73 households receive housing choice vouchers in Hamilton County. Households receiving assistance from the State of Indiana program do not need to transfer into the NHA program in order to receive assistance. Traditionally, if a voucher recipient wants to move to another jurisdiction, the local housing authority would provide the voucher and bill the previous jurisdiction for the cost of servicing the transfer household. The agreement between the NHA and the State of Indiana have enabled more households to benefit from the services and amenities in Hamilton County and enabled greater choice for voucher recipients without the additional paperwork that is associated with transfers.

The NHA has approximately twelve (12) vouchers become available each year. Demand for accessible housing units is the greatest need in the community. Turnover of vouchers is slow as most households do not “graduate” from needing a subsidy. Most voucher holders are elderly and disabled, returning their voucher when they cannot live independently or pass away.

Sixty-one (61) households with a disability are waiting for vouchers. Most of those on the waiting list are living with aging parents or with friends and family. Once a voucher becomes available, the disabled person will be able to live independently with assistance from the NHA. Housing choices in Hamilton County is such that finding an accessible unit is a non-issue for voucher holders.

How do these needs compare to the housing needs of the population at large

The needs of the households utilizing vouchers or waiting for a voucher match that of the general public. Cost burden in Hamilton County is a top housing issue and it knows no boundary by income or race. All are affected by the increasing cost of housing in the community.

Discussion

The most immediate need for the NHA is finding additional funding to provide voucher assistance. The waiting list has been closed since October of 2009. Demand for new vouchers has increased with the cost burden of housing in Hamilton County increasing for many families, including the elderly. As noted

in the public input section, many long-term residents in Hamilton County are being squeezed out of the housing market with rising prices. Only seven developments in Hamilton County have project-based subsidies, with lower rents for low-income households. These subsidies come in the form of a sliding scale on rent from low-income housing tax credits and other housing programs outside of public housing. Without the voucher assistance, many low-income families cannot afford to rent in Hamilton County.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

With the amount of wealth in Hamilton County, homelessness is a hidden and misunderstood issue in the community. Hamilton County is part of Region 8 in the Indiana Balance of State Continuum of Care along with Boone, Hendricks and Hancock Counties. The Indiana Balance of State Continuum of Care (COC) is the planning body for initiatives in ending homelessness in Indiana. To do so, this group supports the development and ongoing maintenance of a strategic, comprehensive system to address homelessness. This includes strategies for engaging mainstream partnerships, the provision of shelter, temporary housing, services, and permanent housing. The goal is to ensure that all residents of the state of Indiana are able to access and maintain permanent housing.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	2	2	2	2	30
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	0	0	0	0	0	0
Chronically Homeless Individuals	0	0	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	0	0	0	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments: Numbers come from the point in time count for Region 8 conducted on 1/30/2013. Point in time count numbers from January 2014 are not yet available.

Indicate if the homeless population is: Has No Rural Homeless

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Hamilton County is in Region 8 of the Indiana Balance Continuum of Care. Point in Time Count numbers are not available from the 2014 count. Numbers presented here are from 2013 and were provided by the Indiana Community Development and Housing Authority. A total of 10 households were recorded as homeless in Hamilton County. Eleven people made up the total homeless population with one (1) child under the age of 18. Only one person was considered chronically homeless, on person was a veteran, two people were severely mentally ill and on person was a victim of domestic violence.

From the count, it is unknown how many people in Hamilton County were unsheltered. Of the 54 homeless persons in all of Region 8, six of them were unsheltered. This means six people were living in a place not meant for human habitation, such as parks, under bridges and abandoned buildings.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	0	0
Not Hispanic	0	0

Data Source

Comments:

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

Hamilton County did have one homeless household with a dependent child under the age of 18. Thus, there was one two-person household as part of the 2013 Point in Time Count. One veteran was homeless at the Point in Count, and was a male person.

A recent report conducted by the Indianapolis Star discussed the high number of students who are homeless and living on family and friend's couches. This subpopulation is not included in the point in time count, as an individual or household who is homeless, as they are not living in a place unfit for human habitation. In 2013, school districts in Hamilton County reported having 146 students experiencing homelessness. This is a 224 percent increase since 2010, when 65 students reported experiencing homeless. This hidden population is now on the forefront for many urban counties around Indianapolis as their homeless student population increase.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

The Region 8 Point in Time Count does not distinguish the race and ethnicity of its homeless population. In a Consultation with the Region 8 Planning Council Chair, a preliminary count for 2014 included only 20 homeless households totaling 26 people. All of the homeless people in the count were Caucasian.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

From the 2013 Point In Time Count, it is unknown of how many people in Hamilton County were unsheltered. Of the 54 homeless persons in all of Region 8, six of them were unsheltered. This means

six people were living in a place not meant for human habitation, such as parks, under bridges and abandoned buildings.

Discussion:

Homelessness is a hidden issue in Hamilton County. With the overwhelming wealth in the southern portions of the county, the issue of homelessness and those at-risk of homelessness are not fully understood. Many folks in the community identify homelessness with the people who stand with signs asking for money at busy intersections and interstate exchanges on the border of Marion and Hamilton Counties. Thus, helping the homeless often involves educating the community about the needs of extremely low-income families and homeless neighbors in Hamilton County.

The primary shelter for Hamilton County is Third Phase, which is located south of Noblesville and provides shelter for men, women, and children. Third Phase serves as a last option for many before they turn to Wheeler Mission or other Indianapolis shelters. The organization funds its programs with private dollars, but has struggled over the years to provide comprehensive counseling services to their clients. Third Phase offers common sleeping rooms for transitional shelter, and longer-term housing for those with addictions. Several attempts to consult with the organization on the number of beds available prior to the publication of this document went unanswered.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

Unfortunately for many people living in Hamilton County with a disability or special need, the services needed to meet basic daily living needs are not readily available. Through the consultation process, many stakeholders have said the demand for services have not been high enough in the past to warrant new programs or Hamilton County based programs. Many of the local faith based groups and service providers will refer individuals or households to services offered in neighboring Madison and Marion Counties. Even the State of Indiana Family and Social Service Administration only lists one service provider for Hamilton County with the majority of providers listed in Marion County.

Describe the characteristics of special needs populations in your community:

The State of Indiana does not publicly publish the number of people living with a disability by county. However, for the purpose of analysis, the Noblesville Housing Authority was able to find the number of people collecting Supplemental Securing Income reporting themselves as blind or living with another disability. The 2012 report from the Social Security Administration states 1,228 individuals in Hamilton County fit into this category. The average monthly Supplemental Security Income amount is \$746.

What are the housing and supportive service needs of these populations and how are these needs determined?

According to the State of Indiana, Aspire, Inc., based in Noblesville is the primary and only service provider to those living with a mental health disability. Aspire offers a variety of programming, including housing services, inpatient services, outpatient services, skill development, social enterprise services to create jobs for persons with disabilities. Aspire, Inc. offers services for persons living with HIV/AIDS, but not in Hamilton County.

Janus, also located in Noblesville, provides individuals with disabilities the opportunity to participate and contribute within the community. They are recognized as the partner of choice for individuals with disabilities, their families and the community. Programs include the Doorways program, an educational program, transportation, and various employment programs for persons with disabilities.

People seeking services not offered at Aspire, Inc. or Janus will need to travel to either Madison County or Marion County. However, majority of demand can be met in Marion County, Indianapolis.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

The Indiana Department State Department of Health releases an annual report on the presence of the HIV/AIDS virus by county. In 2013, there were 5 new cases of individuals living with HIV/AIDS in Hamilton County. A total of 230 persons are living with HIV/AIDS in Hamilton County.

Discussion:

As stated earlier, for many people living in Hamilton County with a disability or special need, the services needed to meet basic daily living needs are not readily available. Through the consultation process, many stakeholders have said the demand for services have not been high enough in the past to warrant new programs or Hamilton County based programs. Many of the local faith based groups and service providers will refer individuals or households to services offered in neighboring Madison and Marion Counties.

Marion County, home to Indianapolis, has a greater number of services providers and may be more equipped to handle additional demand from the small number from Hamilton County. In addition, Indianapolis is a direct recipient of HOPWA funds, a resource designated to serve those living with HIV/AIDS. Hamilton County is a part of the region served by Indianapolis HOPWA funds. For this reason, HIV/AIDS patients in Hamilton County are consistently referred to services providers in Indianapolis.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

Transportation choices need to be available to support workers, children, and elderly with little ability or desire to drive. Walkable communities are desirable and need to be well connected to the larger region. Commuter bus service to downtown Indianapolis is available from Carmel (Meijer) and Fishers (Municipal Complex) through IndyConnect. There is also a “reverse commute” service that connects people living in Indianapolis to jobs in Hamilton County through IndyConnect. The primary need for the community is transportation. Attendees at both public meetings stated that transportation is the greatest need for moderate and low-income families in Hamilton County. This need will be discussed further, later in this document.

The primary shelter for Hamilton County is Third Phase, which is located south of Noblesville and provides shelter for men, women, and children. Third Phase serves as a last option for many before they turn to Wheeler Mission or other Indianapolis shelters. The organization funds its programs with private donations, but has struggled over the years to provide comprehensive counseling services to their clients. Third Phase offers common sleeping rooms for transitional shelter, and longer-term housing for those with addictions. Promising Futures of Central Indiana, formerly Hamilton Centers Youth Services Bureau, used to provide a residential maternity group home but has since merged its program with the Children's Bureau of Indianapolis.

According to the Hamilton County Township Trustees offices 517 nights of emergency shelter were provided to the homeless in the county in 2011 by township funds and 740 nights were provided by non-township funds.

Interfaith Hospitality Network (IHN) is a faith-based initiative utilizing church partnerships to provide housing options in the community. Churches in Hamilton County provide sleeping quarters on a weekly basis for the clients of IHN. Families receive counseling and support from IHN in a day center in downtown Indianapolis. IHN sites a lack of public transportation and funding as the primary obstacles to providing these services in Hamilton County. Several other churches provide emergency shelter in one form or another. There is currently no domestic violence shelter available within Hamilton County. Services are available for counseling and support through Prevail, but those seeking shelter travel to Anderson, Danville, or Indianapolis.

Hamilton County contracts with Alternatives, Inc. of Madison County to provide emergency shelter to Hamilton County residents. The immediate need for emergency beds would require a minimum of 16 beds, but this is based on those who call not knowing there is no option in the county. An alliance of Hamilton County agencies and officials are spearheading an effort to build a 30-bed facility to offer this service to local residents.

How were these needs determined?

The Noblesville Housing Council is in the process of forming as part of the Vision Noblesville initiative. The Mayor and City Council are renewing a public sector benchmarking effort that establishes benchmarks for a range of indicators. Housing has been identified as a primary focus for the social service sector, so this council was established to guide these efforts. A task force had met in the Fall of 2012 to develop a framework for evaluating these activities. The working mission for this group is “To provide long-range strategies and collaborative approaches to ensure that all Noblesville residents have quality housing that contributes to stable, healthy lives.”

Housing for seniors and those in situations of domestic violence were groups specifically mentioned by the Housing Council at a meeting on March 19, 2013. United Way tracks domestic violence calls to 211 Connect/Connect2Help. According to their data, 1 of 4 people in a domestic abuse situation seeking shelter was not able to find space. This translates to almost 600 adults with more than 1,100 children. Of those needing emergency bed space, which is not everyone seeking shelter, 49% were not able to be placed in a shelter, primarily due to lack of space. (Census, ACS 5-year Estimates, 2007-2011)

Describe the jurisdiction’s need for Public Improvements:

The land uses created to accommodate where we live, work and recreate are directly related to how we travel between these locations. The topics of land use and transportation traditionally have been discussed, researched, and implemented as separate topics. It is now recognized that because of their interconnectedness, land use and transportation must be addressed concurrently. As Hamilton County continues to grow into the 21st century, it will be especially important that its townships and municipalities coordinate their land use and transportation planning with the following efforts:

- Implement land use based transportation planning in cooperation with local and regional agencies.
- Establish a traffic monitoring and supply/capacity system for all developments in the county.
- Establish traffic impact policies within the County, establishing traffic impact criteria for development.
- Coordinate the Hamilton County Comprehensive Land Use Plan with the Hamilton County Thoroughfare Plan to develop a transportation system based on land use.
- Create Context Sensitive Design Guidelines for the County roadway corridors taking into account the rural character of Hamilton County.
- Provide leadership and information to employers in methods to achieve higher vehicle occupancy averages as mandated by federal regulations.
- Work with regional transit providers to improve county public transit services, including bus services to railroad stations, regional bus service, as well as development of bus rapid transit and/or light rail transit and commuter rail service.

- Require that all development proposals comply with right-of-way dedications per adopted county policy.
- Plan and develop safe bike and pedestrian paths to serve daily transportation and recreation needs in conjunction with new or existing development, roads, and transit facilities.
- Improve the county and state limited access roadways by developing and adopting intergovernmental agreements with municipalities and protecting and improving safe access.
- Promote safe, compatible development near airports and encourage noise easements, land use, and other compatibility controls.
- Offer a range of travel modes to access housing, jobs, shopping, recreation and civic uses essential to the daily life of residents.
- Size and arrange communities to limit travel distance to access basic necessities of living.
- Create a well-connected transportation system providing direct and interesting paths for pedestrians and bicyclists and organizing land uses so that they can be properly served by transit
- Organize the regional network of urban communities around a regional system of transit rather than freeways by taking advantage of the strengths of the existing public transit infrastructure.
- Locate regional institutions and activity centers within major urban centers accessible to the regional transit network.
- Design transportation facilities to complement and support community character and identity.
- Coordinate all land use planning with transportation planning. Limit growth as much as possible to nodal development locations with mixed land use practices.
- Subdivision site design should utilize a traditional or modified grid roadway network as opposed to a limited access street network. The grid network has been shown to provide drivers more travel options, thus reducing roadway congestion on one or a few larger roadway. Additionally, this type of design is more pedestrian and bicycle friendly as it allows them direct paths from one place to another.

How were these needs determined?

Through the Consolidated Plan consultation process, transportation was listed as a top need to address the concerns of low-income residents. In Hamilton County, 85% of commuters drive alone in a car to work. Transportation costs include the cost of vehicle ownership, maintenance, fuel, registration, and insurance as well as parking (where appropriate). While individual households rarely think about the costs of vehicle ownership and driving, the costs can be quite substantial. A 20-mile commute from Hamilton County to downtown Indianapolis for work would result in 10,400 miles per year, just in getting to and from work.

The Housing plus Transportation Affordability Index uses 30% as a threshold for affordable housing and 15% for the costs of transportation, even if the percentage is high, most households are cost burdened by housing when transportation costs are included. (Housing and Transportation Affordability Index) Most Hamilton County households, 98 percent, spend more than 45 percent of their gross monthly income on housing plus transportation costs.

Describe the jurisdiction's need for Public Services:

The challenge with determining the public services is that there are many listings and they vary based on the organization's ability to keep its list updated. The Noblesville Housing Authority has checked with three main sources regularly, the Hamilton County Community Profile document by the Indiana Association for Economic and Community Development, through Consultations with the Good Samaritan Network and the Indiana Community Development and Housing Authority. Available services listed by each organization are different.

The State of Indiana, through the Indiana Community Development and Housing Authority list Aspire Indiana as the sole source of mental health services in Hamilton County. It also lists several other services providers in Marion County (Indianapolis) and Madison County (Anderson).

According to the Hamilton County Community Profile, services and housing available to the homeless population is very limited. Third Phase, Inc. serves as a last option for many before they turn to Wheeler Mission or other Indianapolis shelters. The organization funds its programs with private donations, but has struggled over the years to provide comprehensive counseling services to their clients. Third Phase offers common sleeping rooms for transitional shelter and longer term housing for those with addiction. At the time of the publication of this document, several attempts to find out the number of beds available at any one point in time went unanswered.

Interfaith Hospitality Network (IHN) is a faith-based initiative utilizing church partnerships to provide housing options in the community. Churches in Hamilton County provide sleeping quarters on a weekly basis for the clients of IHN. Families receive counseling and support from IHN in a day center in downtown Indianapolis. IHN sites a lack of public transportation and funding are the primary obstacles to providing these services in Hamilton County.

The Good Samaritan Network has a master list of organizations, showing six organizations that serve people with health needs and disabilities and one organization serving those in need of mental health services. However, under the descriptions of the organizations, it does not specify the services targeted to homeless individuals. The list refers to the Hoosier Veterans Assistance Foundation that does target programs to homeless veterans, which is located in Marion County (Indianapolis).

Many of the organizations are open to whoever comes to look for assistance. However, with so few homeless individuals residing in Hamilton County, the services are open to all whose income qualify for the programs.

How were these needs determined?

The consultation process confirmed a statement by the Hamilton County Community Profile that many individuals and households seeking a public service and is unable to find it in Hamilton County will go to Marion County/Indianapolis where services are more accessible and available. The number of people turning to services outside the County is unknown at this point. However, the Hamilton County CDBG program will continue to support local organizations that serve low-income households with supportive social services.

Connect2Help 2-1-1's mission is to facilitate connections between people who need human services and those who provide them. Calls are accepted 24 hours per day and seven days per week. From April 2013 through March 2014, 7 percent of Hamilton County caller's needs were recorded as "unmet" by 2-1-1. The top unmet needs according to the March 2014 report were 1) housing at 25%, 2) utilities at 15%, 3) health at 9%, 4) transportation at 9% and 5) legal at 7 %.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Hamilton County is part of the US Census Bureau's Indianapolis-Carmel Metropolitan Statistical Area (MSA). Located just north of Indianapolis/Marion County it is the fastest growing county in Indiana and the wealthiest county in the state. Municipalities in the county include Arcadia, Atlanta, Carmel, Cicero, Fishers, Noblesville, Sheridan, and Westfield. Carmel, Fishers, Noblesville and Westfield have city forms of government. All other incorporated communities in Hamilton County use the town form of government. The wealth in the community often makes it difficult to find the "hidden poor" in the community. A family of four, earning 80 percent of the HAMFI in Hamilton County is earning a gross income of \$51,450. This market analysis will strive to demonstrate the need to help these families living on the edge of wealthy communities, unable to stretch their income.

In 2013, the local housing development corporation, HAND, commissioned the Indiana Association of Community and Economic Development to write the Hamilton County Community Profile report. The numbers in that report include a sharp increase in housing from the standard Comprehensive Housing Affordability Strategy (CHAS) information provided by the U.S. Department of Housing and Urban Development. This report will compare both sets of numbers as the housing stock has changed as a result of continued growth in the communities to the South. Also, the report includes information about the separate townships, looking at housing needs separately by location.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

According to the 2010 CHAS information, Hamilton County has primarily single-family detached housing, making up 78.8 percent of the total housing stock. The 2013 Hamilton County Community Profile Report states that increased to 82,537 single-family detached housing units, which is statistically the same 78.6 percent of the total housing stock. That is above the state total of 72.7 percent of the housing units in Indiana being single-family detached style housing.

While the CHAS information shows 90 percent of owner housing with three bedrooms or more and 35 percent of renter housing with three bedrooms or more, the 2013 Hamilton County Community Profile study shows 76 percent of all housing with three bedrooms or more. The 2013 study also goes further than the CHAS to point out that nine (9) percent of housing in Hamilton County have five or more bedrooms and 34 percent of housing has four bedrooms. That leaves a remaining 33 percent with three bedrooms.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	77,302	79%
1-unit, attached structure	4,312	4%
2-4 units	3,021	3%
5-19 units	9,278	9%
20 or more units	2,397	2%
Mobile Home, boat, RV, van, etc	1,762	2%
Total	98,072	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2006-2010 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	30	0%	294	2%
1 bedroom	339	0%	3,957	22%
2 bedrooms	6,742	9%	7,535	42%
3 or more bedrooms	66,636	90%	6,292	35%
Total	73,747	99%	18,078	101%

Table 28 – Unit Size by Tenure

Data Source: 2006-2010 ACS

Dev. Name	Dev. City	Total LIHTC Units	30AMI Units	40AMI Units	50AMI Units	60AMI Units	Market Units	Occupancy
Princeton Lakes Apartments	Noblesville	208	0	0	107	101	0	Multifamily
Deer Chase Apartments	Noblesville	144	16	31	74	7	16	Multifamily
Hamilton Place	Arcadia	54	6	12	28	8	0	Multifamily
Deer Chase Apartments II	Noblesville	114	16	31	74	7	16	Multifamily
Greystone Apartments of Noblesville	Noblesville	236	0	0	121	115	0	Multifamily
Spicewood Garden I	Sheridan	25	3	5	12	3	2	Elderly
Noblesville Senior d.b.a. Meredith Meadows	Noblesville	84	16	20	24	24	0	Elderly
Noble Manor Village Apartments	Noblesville	73	0	3	17	53	0	Elderly
Commons at Spring Mill	Westfield	72	13	17	21	15	6	Multifamily
Spicewood Garden II	Sheridan	26	5	7	7	7	0	Elderly
Casey Acres	Westfield	252	0	0	0	227	25	
Valley Farms Apts.	Westfield	92	0	0	18	74	0	Multifamily
Cumberland Crossing	Fishers	232	0	0	0	232	0	Multifamily
Total:		1612	75	126	503	873	65	

Table 29 - Section 42 - Low Income Tax Credit Developments in Hamilton County

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The Indiana Community Development and Housing Authority publishes a list of housing Section 42 Low Income Housing Tax Credits developments. These developments offer rents on a sliding scale with the intention of providing decent and affordable housing to a variety of low and extremely low-income

households. Thirteen (13) communities meet this requirement and are located in Arcadia, Fishers, Noblesville, Westfield and Sheridan. The communities currently offer 1,612 units of affordable housing.

Two apartment communities in Sheridan and two apartment communities in Noblesville serve elderly households, both with independent living and more skilled care. Anyone under the age of 62 requiring independent living or skilled care will need to choose housing in a neighboring community. The four communities offer a total of 208 units of affordable housing, 24 of the units are affordable to people earning less than 30 percent of the area median family income.

The remaining nine apartment communities are listed as multi-family communities, meaning they serve any household meeting the income requirements. The Section 42 - Low Income Tax Credit Developments table is a breakdown of bedroom size for those remaining nine communities.

Of the 1,196 multifamily units, only 51 of the units are affordable to households earning 30 percent of the area median family income or less.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

The Noblesville Housing Authority does not expect any loss of housing through Section 8 contracts.

Does the availability of housing units meet the needs of the population?

Tight funding prevents the housing authority from expanding the Section 8 voucher program to other households. The wait list has been closed since 2009, preventing low-income households from access to housing subsidies.

Describe the need for specific types of housing:

Based on size of unit, the community has a variety of housing units. The number appears to meet the demand, with a sizable amount of renter occupied and owner occupied housing with 3 or more bedrooms. These larger units serve families and households of larger size, 3 or more people.

The average household size in Hamilton County is 2.70 people, or roughly 3 people. Assuming 2 people can share a room, only the units with 2 bedrooms or more can adequately service the average household in Hamilton County. Of the owner occupied units, 99 percent can meet the needs of the average household. Of the renter occupied units, 77 percent can meet the needs of the average household.

Section 42 housing has a larger portion of housing units with 2 bedrooms or less. Larger families requiring 3 bedrooms or more will have limited access to larger units as they only account for 25 percent of the total units available.

Discussion

It appears on the surface, by looking solely at the size of the housing units that the development of housing is meeting the demand for households. In earlier discussions of housing problem, over crowding did not appear to be a widespread issue among households in Hamilton County. The local CHAS information only listed 329 renter households and 109 owner occupied households with crowding issues.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

When looking at the housing needs in the community, cost burden was a need for every type of household at every income level. As stated in the introduction to this document, Hamilton County is home to 13 percent of the homes valued at \$1 million or more even though it is only home to 4 percent of the State of Indiana population. This section of the Consolidated Plan will look at market values and what is driving the level of cost burdens seen in the needs section.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2010	% Change
Median Home Value	163,600	0	(100%)
Median Contract Rent	618	0	(100%)

Table 30 – Cost of Housing

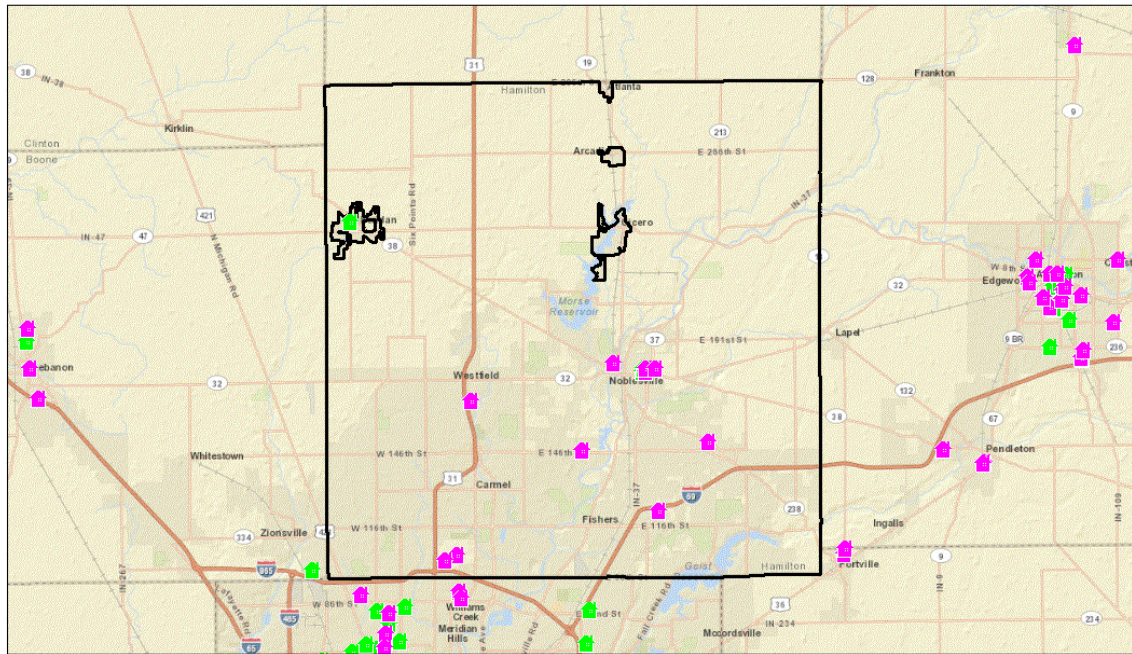
Data Source: 2000 Census (Base Year), 2006-2010 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	2,602	14.4%
\$500-999	11,737	64.9%
\$1,000-1,499	2,821	15.6%
\$1,500-1,999	470	2.6%
\$2,000 or more	448	2.5%
Total	18,078	100.0%

Table 31 - Rent Paid

Data Source: 2006-2010 ACS

CPD Maps - Consolidated Plan and Continuum of Care Planning Tool



May 28, 2014

LIHTC Property

Multifamily Properties - Assisted

Override 1

1:348,087

0 3 6 12 mi
0 4.75 9.5 19 km
Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, Mapbox, and the OpenStreetMap contributors, and the GIS User Community

CPD Maps - Consolidated Plan and Continuum of Care Planning Tool

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	445	No Data
50% HAMFI	1,835	974
80% HAMFI	8,564	6,747
100% HAMFI	No Data	11,892
Total	10,844	19,613

Table 32 – Housing Affordability

Data Source: 2006-2010 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	506	625	777	1,036	1,209
High HOME Rent	516	625	777	1,036	1,205
Low HOME Rent	516	625	753	873	976

Table 33 – Monthly Rent

Data Source Comments:

Is there sufficient housing for households at all income levels?

In consultation with the Noblesville Housing Authority, the need for development of units affordable to very low income families is a high need and priority. According to the Indiana Housing and Community Development Authority, of the 1,612 low-income housing tax credit units on record and in-use, only 75 of them are affordable to households earning extremely low income, less than 30 percent of the area median income. An additional 126 of those units are affordable for households earning 31-40 percent of the area median income.

Cost Burden is the overwhelming issue for households in Hamilton County. For the sake of this report, Cost Burden is when a household pays more than 30 percent of their gross monthly income towards housing costs. An Extreme Cost Burden is when a household pays more than 50 percent of their gross monthly income towards housing costs. Housing units are considered affordable when a household spends less than 30 percent of their gross monthly income. Hamilton County must assess the number of units affordable to various income groups based on rents and values of the property. The issue of affordability is proven by the Hamilton County Community Profile, which states there is a deficit of 1,500 affordable housing units for households earning less than 30 percent of the area median income and a deficit 2,125 affordable housing units for households earning 31 to 50 percent of the area median income.

The charts above show a high portion of rents and housing values that are only affordable to moderate and market rate income households. Of the rented housing units, 78.0 percent of them are affordable to households earning 80 percent of the area median income or higher. For owner occupied housing, 60.6 percent of the units are affordable to market rate buyers (100 percent of the median household income). This suggests nearly 2/3 of owner occupied housing is only affordable to the top half of the wage earners in Hamilton County.

A brief look at the Out of Reach Study for 2014 from the National Low Income Housing Coalition states the mean renter's wage in Hamilton County is \$12.35 per hour and would require the renter to work at least 48 hours per week to afford a 2 bedroom apartment. This is a much higher wage than the

minimum wage. No rent levels are affordable to households earning a minimum wage in Hamilton County. Even for an efficiency apartment, a household with a minimum wage will need to work at least 54 hours to afford the rent at fair market.

How is affordability of housing likely to change considering changes to home values and/or rents?

The demand for housing development in Hamilton County is likely to push the values and rents higher and higher. Consultations with Trustees revealed concern that the demand for bigger and more valuable housing has pushed long-term residents out of the community. Residents who have lived in Hamilton County all their lives suddenly find themselves unable to afford housing or any of the amenities around them, pushing them further away from the developed core of Hamilton County or to other communities outside of Hamilton County. An issue regarding this outward movement as it relates to transportation will be discussed later in this Consolidated Plan.

The Hamilton County Community Profile study also made several assumptions to estimate the housing need to meet the continued population growth. To meet the demand of the 2035 population, the report suggests Hamilton County will need to add 4,530 new housing units per year and 10 percent of those units should be affordable units. By adding over 9,000 affordable units by 2035, Hamilton County will be able to meet the demand for affordable housing and balance the demand for high-end housing.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

Fair Market Rents are rents a particular housing unit would demand in an open leasing situation. HOME rents are limits set by HUD for an area to ensure affordability of rental units. In Hamilton County, households earning 30 percent of the area income cannot afford fair market rents or HOME rents for any size unit. A household earning 30 percent of the county's median income can afford a rent of \$482 per month. This is \$24 less than the fair market rent for an efficiency and \$34 less than the HOME rents for an efficiency unit.

In Hamilton County, households earning 50 percent of the area median family income can afford up to a 2-bedroom apartment based on fair market rents and HOME rents. A household earning 50 percent of the county's median income can afford a rent of \$804 per month. This allows the household an additional \$27 over the fair market rent for a 2-bedroom rental unit. However, if the household requires anything larger, the payments exceed its income by \$232 for a fair market 3-bedroom or \$69 for a low HOME rent 3-bedroom unit.

A household earning 80 percent of the area median family income can afford any bedroom-sized unit based on the fair market rent and HOME rents. A household earning 80 percent of the county's median income can afford a rent of \$1,266 per month.

This information is confirmed by the Hamilton County Community Profile, stating that there is a deficit in affordable housing for the first two income groups, extremely low income and low income households, but not for moderate income households earning 80 percent of the area median household income. The Noblesville Housing Authority will need to incentivize the development of housing units affordable to extremely low income households and low-income households to meet the demand for neighbors in the community already paying a cost burden.

Discussion

Many sections of this document confirm that housing, while plentiful in Hamilton County, is not affordable to all who live there. The goals of this Consolidated Plan will have to address this need as a high priority. Extremely low-income households and low-income households are living with cost burdens because the supply of affordable housing does not exist. Incentives for developers and funding projects that address this specific need will be the only way the households with these incomes will be able to find housing in Hamilton County.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

Much of Hamilton County has been developed as part of urban sprawl in the Metropolitan Indianapolis Area. According to the Hamilton County Community profile, there were 104,958 housing units in 2013 in Hamilton County. Housing development has continued to be robust throughout the last decade increasing from 70,500 units in 2000 to 103,890 by the end of 2009. Building slowed during the Great Recession following the bursting of the “housing bubble” but new home construction continues at a higher rate in Hamilton County than other counties within Metropolitan Indianapolis.

Hamilton County averages 2,121 residential building permits per year. In the past five years, 7,363 residential building permits were issued for single-family housing and 3,243 residential building permits were issued for multi-family housing.

With a fast rate for new housing development, many of the following census information tables will be outdated since it is four years past the decennial census. However, it will give a picture of the strong housing market in Hamilton County.

Definitions

To begin this discussion, the Noblesville Housing Authority must first define the word “conditions of units” to understand the measurements in the tables below. A condition of a unit may be one of four items.

1. A housing unit lacking kitchen facilities
1. A housing unit lacking plumbing facilities
2. A housing unit with more than one person per room
3. A housing unit with a household with a cost burden of at least 30 percent

For the purpose of this discussion, any unit will be considered substandard condition when the residential property that is not up to the local building or housing code. Any unit will be considered substandard condition but suitable for rehabilitation if the renovation costs for the unit do not exceed the value of the property: land and buildings combined value.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	14,634	20%	5,985	33%
With two selected Conditions	104	0%	180	1%
With three selected Conditions	28	0%	0	0%

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With four selected Conditions	0	0%	0	0%
No selected Conditions	58,981	80%	11,913	66%
Total	73,747	100%	18,078	100%

Table 34 - Condition of Units

Data Source: 2006-2010 ACS

Condition of Housing Discussion

Analysis of needs in the community suggest that the primary housing condition or problem households have is Cost Burden. Very few households lived in housing units with any one of the three other housing conditions. The tables from the American Community Survey (ACS) show that 20 percent of owner occupied housing units and 33 percent of renter occupied units are the Cost Burden housing condition.

On the whole, most of the housing units in Hamilton County have **no** housing conditions. In Hamilton County, 80 percent of owner occupied housing units have no housing conditions and 66 percent of renter occupied homes have no housing conditions.

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	25,749	35%	5,603	31%
1980-1999	32,045	43%	6,686	37%
1950-1979	13,014	18%	4,702	26%
Before 1950	2,939	4%	1,087	6%
Total	73,747	100%	18,078	100%

Table 35 – Year Unit Built

Data Source: 2006-2010 CHAS

Year Built Discussion

As stated in the introduction, Hamilton County has expanded drastically since 2000. Many of the housing units in Hamilton County have come in the past 15 to 20 years. 35 percent of the owner occupied housing units, 25,750, have been built since 2000. 31 percent of renter occupied housing units have been built since 2000. Even with the Great Recession, Hamilton County continued its residential growth. Over one third of all owner occupied housing has been built since 2000. Thirty-one (31) percent of the rental housing has been built since 2000.

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	15,953	22%	5,789	32%
Housing Units build before 1980 with children present	2,190	3%	44,640	247%

Table 36 – Risk of Lead-Based Paint

Data Source: 2006-2010 ACS (Total Units) 2006-2010 CHAS (Units with Children present)

Lead Paint Hazard Discussion

Age of the home will tell a household if there is a risk for lead based paint poisoning. Lead paint was banned in 1977 by the U.S. government's Consumer Product Safety Commission (CPSC), although it was not used frequently in residential buildings after the 1960's. Homes built up to 1978 have some risk for lead based paint hazards, although most homes must have been built prior to 1960 to be at high risk for lead based paint hazards. Lead based paint hazards are paint chips, which you can see, and lead dust, which you can't always see. The only way to determine if you have lead paint hazards is to test the home.

A total of 4,026 housing units in Hamilton County were built prior to 1950. Based on the number of the pre-1950 housing units, at an estimated \$8,500 per housing unit to remove the lead based paint hazards, the total financial burden to abate lead paint hazards is approximately \$34,221,00. Housing units built prior to 1980 with children present total 45,830. However, it is unlikely that all those housing units have presence of lead based paint.

The Hamilton County Health Department recommends that children six (6) years old and under be screened for lead, particularly those children living in, regularly visiting or attending a child care facility built before 1978 should be tested. The local health department also provides guidance to address any concerns parents or guardians might have as well as guidance for renovating and clean up lead based paint hazards.

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 37 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

According to RealtyTrac, 1 in 873 homes in Hamilton County is in a stage of foreclosure. Rate of foreclosure is the lowest in Carmel, with 1 in 1138 homes in foreclosure. Atlanta has the highest rate of foreclosure, with 1 in 319 homes in a stage of foreclosure.

Analysis of needs in the community suggest that the primary housing condition households have is Cost Burden. Very few households lived in housing units with any one of the three other housing conditions. That analysis suggests that the 20 percent of owner occupied housing units and 33 percent of renter occupied units are the cost burden housing condition.

When budgets are stressed, households are less able to plan for crisis or retirement and can risk foreclosure or defer home maintenance, which negatively affects the neighborhood. Providing opportunities to improve the quality of life for these households and assist them with repairs to their home can greatly reduce this risk.

Hamilton County will need to target Noblesville with home repair assistance as it is the community within the Urban County with the highest rates of foreclosure and likely to have those most at-risk of foreclosure. According to RealtyTrac, the rate of foreclosure for Noblesville is 1 in 579.

When budgets are stressed, households are less able to plan for crisis or retirement and can risk foreclosure or defer home maintenance, which negatively affects the neighborhood. Providing opportunities to improve the quality of life for these households and assist them with repairs to their home can greatly reduce this risk.

The Noblesville Housing Authority will need to target Atlanta, Sheridan and Noblesville with home repair assistance as they are the communities with the highest rates of foreclosure and likely to have those most at-risk of foreclosure. According to RealtyTrac, the following are the rates for those communities, respectively: 1 in 319, 1 in 468 and 1 in 579.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

A total of 4,026 housing units in Hamilton County were built prior to 1950. Based on the number of the pre-1950 housing units, at an estimated \$8,500 per housing unit to remove the lead based paint hazards, the total financial burden to abate lead paint hazards is approximately \$34,221,000. Housing units built prior to 1980 with children present total 45,830. However, it is unlikely that all those housing units have presence of lead based paint.

According to the CHAS information in this Consolidated Plan, 39 percent of the owner occupied homes are affordable to households earning 80 percent of the area median income or less. If we translate that

percentage to the number of homes built prior to 1950, low-income households may occupy 1,570 of the homes. If we translate that percentage to the number of homes built prior to 1980, low-income households may occupy 17,973 of the homes. If we are to believe that all homes built prior to 1980 have some sort of lead paint risk, low-income households account for 17,973 of those at-risk of lead paint hazards. Since lead paint was not used in residential construction much after 1950, the more realistic at-risk number for low-income households may be 1,570.

Discussion

According to RealtyTrac, 1 in 873 homes in Hamilton County is in a stage of foreclosure (default, auction or bank owned) while the number of homes listed for sale from foreclosure on RealtyTrac is 1,165.

In April, the number of properties that received a foreclosure filing in Hamilton County, IN was 23% lower than the previous month and 43% higher than the same time last year. While there is slight increase in the number of foreclosures over the past year, the number of bank owned properties has dropped dramatically. This suggests that the housing market is absorbing those in pre-foreclosure and short sale before the bank becomes the owner of the property.

In consultation, the Hamilton County Area Neighborhood Development organization confirmed the housing market is speeding back up after the Great Recession, making it challenging to acquire property for affordable housing development at a reasonable price. While some homes and properties are in foreclosure, the price to acquire the home is still at a level that would require a great amount of subsidy to redevelop it for a low-income homebuyer or renter. Any affordable projects moving forward will need to be of larger scale to spread the cost of acquisition over many units, reducing the subsidy need per unit.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

Noblesville Housing Authority does not develop or manage housing units. The Noblesville Housing Authority only offers housing choice vouchers to low income disabled residents and seniors.

Totals Number of Units

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available				185			0	0	660
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 38 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:
Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

Noblesville Housing Authority does not develop or manage housing units. The Noblesville Housing Authority only offers housing choice vouchers to low income disabled residents and seniors.

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 39 - Public Housing Condition

Public Housing Condition Discussion

Noblesville Housing Authority does not develop or manage housing units. The public housing available in the area is housing choice voucher only.

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

Noblesville Housing Authority does not develop or manage housing units. The Noblesville Housing Authority only offers housing choice vouchers to low income disabled residents and seniors.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

Noblesville Housing Authority (NHA) does not develop or manage housing units. The Noblesville Housing Authority only offers housing choice vouchers to low income disabled residents and seniors. The NHA facilitated the beginning of the Hamilton County Area Neighborhood Development organization, a non-profit organization with the mission to *invest in neighborhoods, providing housing solutions, and building partnerships to improve the lives and build community in Hamilton County*. The NHA supports developments by HAND or other private developers with local Community Development Block Grant dollars.

Discussion:

Noblesville Housing Authority (NHA) does not develop or manage housing units. The Noblesville Housing Authority only offers housing choice vouchers to low income disabled residents and seniors. The NHA facilitated the beginning of the Hamilton County Area Neighborhood Development organization, a non-profit organization with the mission to *invest in neighborhoods, providing housing solutions, and building partnerships to improve the lives and build community in Hamilton County*. The NHA supports developments by HAND or other private developers with local Community Development Block Grant dollars.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

The primary shelter for Hamilton County is Third Phase, which is located south of Noblesville and provides shelter to men, women, and children. Third Phase serves as a last option for many before they turn to Wheeler Mission or other Indianapolis shelters. The organization funds its programs with private donations, but has struggled over the years to provide comprehensive counseling services to their clients. Third Phase offers common sleeping rooms for transitional shelter, and longer-term housing for those with additions. Multiple inquiries to Third Phase to assess the total number of beds available were unanswered at the publication time of this document.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds		Current & New	Under Development
Households with Adult(s) and Child(ren)	0	0	0	0	0
Households with Only Adults	0	0	0	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

Table 40 - Facilities and Housing Targeted to Homeless Households

Data Source Comments:

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

The challenge with determining the available services is many of the listings vary based on the organization's ability to keep its list updated. The Noblesville Housing Authority utilizes three main sources/lists to determine available services; the Hamilton County Community Profile document by the Indiana Association for Economic and Community Development, consultations with the Good Samaritan Network and the Indiana Community Development and Housing Authority. Each organization lists of available services differs.

According to the Hamilton County Community Profile, services and housing available to the homeless population is very limited. Third Phase, Inc. serves as a last option for many before they turn to Wheeler Mission or other Indianapolis shelters. The organization manages a lot of donations, but has struggled over the years to provide comprehensive counseling services to their clients. Third Phase offers common sleeping rooms for transitional shelter and longer term housing for those with addiction.

The State of Indiana, through the Indiana Community Development and Housing Authority list Aspire Indiana as the sole source of mental health services in Hamilton County. It also lists several other service providers in Marion County (Indianapolis) and Madison County (Anderson).

The Good Samaritan Network has a master list of organizations, showing six organizations that serve people with health needs and disabilities and one organization serving those in need of mental health services. However, under the descriptions of the organizations, it does not specify the services targeted to homeless individuals. The list refers to the Hoosier Veterans Assistance Foundation that does target programs to homeless veterans, which is located in Marion County (Indianapolis).

Many of the organizations are open to whoever comes to look for assistance. However, with so few homeless individuals residing in Hamilton County, the services are open to all who income qualify for the programs.

Interfaith Hospitality Network (IHN) is a faith-based initiative utilizing church partnerships to provide housing options in the community. Churches in Hamilton County provide sleeping quarters on a weekly basis for the clients of IHN. Families receive counseling and support from IHN in a day center in downtown Indianapolis. IHN cites a lack of public transportation and funding as the primary obstacles to providing these services in Hamilton County.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

The primary shelter for Hamilton County is Third Phase, which is located south of Noblesville and provides shelter to men, women, and children. Third Phase serves as a last option for many before they turn to Wheeler Mission or other Indianapolis shelters. The organization funds its programs with private donations, but has struggled over the years to provide comprehensive counseling services to their clients. Third Phase offers common sleeping rooms for transitional shelter, and longer-term housing for those with addictions. Multiple inquiries to Third Phase to assess the total number of beds available were unanswered at the publication time of this document.

Interfaith Hospitality Network (IHN) is a faith-based initiative utilizing church partnerships to provide housing options in the community. Churches in Hamilton County provide sleeping quarters on a weekly basis for the clients of IHN. Families receive counseling and support from IHN in a day center in downtown Indianapolis. IHN cites a lack of public transportation and funding as the primary obstacles to providing these services in Hamilton County.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

Hamilton County will define non-homeless special needs populations as persons who are elderly, living with a disability or living with HIV/AIDS. The Hamilton County Community Profile includes Veterans as a special needs population due to their high rate of poverty and lower incomes. Programs and housing specific to each of the populations is very limited in Hamilton County.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

The challenge with determining the available services is many of the listings vary based on the organization's ability to keep its list updated. The Noblesville Housing Authority utilizes three main sources/lists to determine available services; the Hamilton County Community Profile document by the Indiana Association for Economic and Community Development, consultations with the Good Samaritan Network and the Indiana Community Development and Housing Authority. Each organization lists of available services differs.

According to the State of Indiana Community Development and Housing Authority, Aspire Indiana, Inc., based in Noblesville is the primary and only service provider to those living with a mental health disability. Aspire Indiana, Inc. offers a variety of programming, including housing services, inpatient services, outpatient services, skill development, social enterprise services to create jobs for persons with disabilities. Aspire, Inc. offers services for persons living with HIV/AIDS, but not in Hamilton County.

People seeking services not offered as Aspire Indiana, Inc. will need to travel to either Madison County or Marion County. However, majority of demand can be met in Marion County, Indianapolis.

Several Low Income Housing Tax Credit developments (Section 42 housing) do target the elderly. Four developments, two in Sheridan and two in Noblesville offer affordable housing for elderly households. Together, the housing developments offer 208 units of affordable housing for the elderly. However, the listing does not specify if supportive services are provided as part of the housing provision.

The Good Samaritan Network has a master list of organizations, showing six organizations that serve people with health needs and disabilities and one organization serving those in need of mental health services. Through consultation with Good Samaritan (GSN), Hamilton County has learned GSN is working to update their list of service providers to make it easier for those needing services to find help. It will also help the network of case managers and service provider staff find services needed to

help their clients. The update version was not ready at the time of the public comment period for this Consolidated Plan, however it will be provided as an appendix to the final submission.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Hamilton County has no formal discharge policy from public institutions; however, the Region 8 Planning Council, which includes Hamilton County, follow the state of Indiana policies.

- **Foster Care:**

Each state must write a Chafee Plan outlining the state's plan to implement the Foster Care Independence Act of 1999 (FCIA). The law assists young people transition from foster care to stable housing, as well as receive services. The State of Indiana's Plan provides youth ages 14-18 with independent living services, preparing them to live as healthy, productive and responsible lives as self-sufficient adults. Each youth has a comprehensive independent living assessment, which identifies strengths and areas for improvement. Services are geared to assist the youth in areas needing improvement. Services include financial, housing, mentoring, counseling, employment, education and other appropriate support.

- **Health Care:**

The following is the discharge policy plan concerning those with developmental disabilities from health facilities operated by the state of Indiana:

It is the policy of the Bureau of Quality Improvement Services that all individuals moving from State Operated Facilities, Large Private ICF/MR settings and nursing homes be monitored to assure that the transition is proceeding smoothly, that the individuals' Individualized Support Plan is being implemented appropriately, and that any concerns that occur during the transition are dealt with quickly. Individuals transitioning from a state operated facility are surveyed six months after the post transition process is completed, using the residential services and supports survey instrument. Additionally, tracking/monitoring of specialty evaluations occurring during the transition process is performed for individuals transitioning from State Operated Facilities.

- **Mental Health:**

Formal protocol has been implemented for individuals being discharged from state institutions of care under statute: IC-12-21-2-3. Other protocols are being developed for each individual Community Mental Health Center in Indianapolis. The Indiana Family and Social Services Administration and the Division of Mental Health and Addictions implemented their policy in October 2003. The policy directs that it is the responsibility of the Gatekeeper to develop a discharge plan and to assure that no person leaving a state-operated institution will be discharged to homelessness. The state operated facility staff develops the discharge plan and consumer participation in development of the plan is

documented. This policy applies to patients who are transferred to or discharged from a state institution administered by the Division of Mental Health.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The Hamilton County CDBG program understands the needs for individuals with special needs. As such, the following priorities and strategies will target these vulnerable populations.

Priority #1: Expand the supply of safe, decent affordable housing.

Hamilton County has prioritized a goal for special needs populations include the development of a domestic violence shelter. However, it is estimated that this will not be done or completed until fiscal year 2016.

Hamilton County will also offer non-financial support for affordable multi-family housing development offering housing for incomes earning 0-30 percent of the area median family income. Hamilton County may give preference to developers that offer permanent supported housing or follow a housing first model of supported services. Due to the lack of housing affordable to this income level, it will not be a requirement.

Priority #2: Support programs that help the most vulnerable households achieve self-sufficiency.

Strategies include support of the development and operation of transitional housing for homeless households coming out of emergency shelter. Through the consultation process, stakeholders shared a need for not only permanent supportive housing but transitional housing. The need exists, even more so for supportive services for those moving from emergency situations into permanent housing.

“Transitioning in place” is a common description for the type of program that helps households acclimate to permanent housing from a shelter or other emergency housing for a temporary period of time. Services then taper from high to low, or even no support, allowing the household to remain in the housing unit.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

Please see answer in above section.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

While barriers to affordable housing can come from anywhere, the U.S. Department of Housing and Urban Development (HUD) recognizes universal barriers. Local and state regulations on zoning and building are often the most recognized barriers to affordable housing. With increased regulation comes an increased cost to build housing that meets all regulations.

The Analysis of Impediments did not find any types of zoning that impose limits on housing, such as limits on vinyl siding or appearance of housing and its design. While there may not be any regulatory barriers, the institutional structure currently used to develop affordable housing may face organizational and other non-regulatory barriers to affordable housing development. Consultations with community leaders and stakeholders have suggestions as to the barriers that the hard data may not provide. These include barriers that prevent, or increase the challenge of affordable housing development. The barriers shared by those leaders and stakeholders include:

- High costs of property acquisition near amenities in the more developed communities of Hamilton County, such as Carmel, Fishers, Noblesville and Westfield
- Overcoming challenges developing affordable housing, subsidizing projects large enough to serve the largest populations with cost burden, households earning 0-30 percent of the area median income
- The marketability of affordable housing and increasing support from local civic leaders for this type of development
- The lack of transportation where creation of affordable housing development is less of a financial challenge

Traditional redevelopment has been lead by small non-profit community development organizations at the grass roots level. Smaller organizations are unable to build large-scale projects. They are also unable to be holistic in nature which limits their to impact on the target population. Some ideas to overcome these barriers are:

- Select target areas based on proximity to transportation options
- Attract for-profit developers to partner with non-profit service agencies to develop affordable housing development for extremely low-income families; connecting services and rental assistance with new developments
- Build projects without long-term debt to help fund operations and maintenance of property
- Advocate for public and private transportation options for low income families living outside of walking distance of amenities needed for daily living, such as grocery stories, health care and employment options
- Enlist all levels of City government to be “cheerleaders” for affordable housing
- Feed positive stories to media outlets to counter negative stories oriented from the urban core

Hamilton County will seek private/public partnerships to help achieve these goals and target communities working together to increase affordable housing options. Both of these key ingredients will help achieve the goals while addressing some of the biggest barriers to affordable housing development, such as educating the public and civic leaders about affordable housing, advocating for transportation options in more rural areas of the community and working together to attract additional subsidy to overcome high cost of property acquisition.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

Hamilton County has the highest median household income of all counties in the State of Indiana in 2012, \$88,429. This is not surprising as more than 16 percent of the wealthiest Hoosiers live in Hamilton County. These households have an annual household income above \$200,000. More than half of the wealthy Hamilton County residents live in Carmel. The per capita income in Hamilton County is \$56,051. This is 147 percent of the State of Indiana per capita income. It is this high income that gives the area a positive reputation for quality of life.

However, not all households benefit from the surrounding wealth. In Arcadia, the median income is slightly lower than the state median income of \$48,393. The difference between the median income in Arcadia in the northern part of the county and Carmel in the southern part of the county is \$61,980. Needs in the community vary from place to place. This is most apparent when it comes to the jobs available and the income levels seen among the different communities.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	418	738	0	1	1
Arts, Entertainment, Accommodations	11,091	12,057	11	13	2
Construction	4,310	5,291	4	6	2
Education and Health Care Services	17,851	15,344	18	17	-1
Finance, Insurance, and Real Estate	10,706	14,623	11	16	5
Information	2,792	2,739	3	3	0
Manufacturing	12,532	4,451	13	5	-8
Other Services	3,867	3,389	4	4	0
Professional, Scientific, Management Services	11,365	10,286	12	11	-1
Public Administration	316	510	0	1	1
Retail Trade	12,182	13,368	13	15	2
Transportation and Warehousing	3,210	1,164	3	1	-2
Wholesale Trade	6,640	6,924	7	8	1

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Total	97,280	90,884	--	--	--

Table 41 - Business Activity

Data Source: 2006-2010 ACS (Workers), 2010 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	135,607
Civilian Employed Population 16 years and over	129,920
Unemployment Rate	4.19
Unemployment Rate for Ages 16-24	11.03
Unemployment Rate for Ages 25-65	2.95

Table 42 - Labor Force

Data Source: 2006-2010 ACS

Occupations by Sector	Number of People
Management, business and financial	47,081
Farming, fisheries and forestry occupations	4,044
Service	8,030
Sales and office	19,358
Construction, extraction, maintenance and repair	5,162
Production, transportation and material moving	4,224

Table 43 – Occupations by Sector

Data Source: 2006-2010 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	72,836	61%
30-59 Minutes	41,673	35%
60 or More Minutes	5,220	4%
Total	119,729	100%

Table 44 - Travel Time

Data Source: 2006-2010 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	2,603	265	1,084
High school graduate (includes equivalency)	15,708	794	3,674
Some college or Associate's degree	26,136	1,235	6,744
Bachelor's degree or higher	69,216	1,827	10,321

Table 45 - Educational Attainment by Employment Status

Data Source: 2006-2010 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	119	283	283	451	524
9th to 12th grade, no diploma	2,604	830	839	1,266	1,197
High school graduate, GED, or alternative	3,508	3,976	5,235	11,005	6,221
Some college, no degree	5,279	6,313	6,620	11,747	4,517
Associate's degree	612	2,283	3,408	3,825	765
Bachelor's degree	2,306	14,707	19,194	20,829	4,092
Graduate or professional degree	106	5,062	9,080	12,597	3,064

Table 46 - Educational Attainment by Age

Data Source: 2006-2010 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	0
High school graduate (includes equivalency)	0
Some college or Associate's degree	0
Bachelor's degree	0
Graduate or professional degree	0

Table 47 – Median Earnings in the Past 12 Months

Data Source: 2006-2010 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The education and health care sector has the largest share of workers and jobs in Hamilton County. Other major sectors include arts, entertainment and accommodations, finance, insurance and real estate, manufacturing, professional and management, and retail trade. In those sectors, most had only a slight difference between the number of jobs and number of workers. This means that many of the workers work in Hamilton County where the jobs are located. However, the manufacturing sector has a high number of workers and very few jobs. Most of these workers must travel outside of Hamilton County to their jobs.

Describe the workforce and infrastructure needs of the business community:

Overall, the employment picture in Hamilton County is positive. Unemployment in December 2012 was 6.3 percent, the same as the 2011 average. The peak of unemployment was in 2010 and has decreased

since that time. The Hamilton County Community Profile predicts employment to increase through 2035 along with the population growth.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

The new Hamilton County economic development partnership serves as a catalyst for increasing corporate investment and business expansion, resulting in quality job growth throughout Hamilton County. It is a partnership among Hamilton County, the City of Carmel, the City of Fishers, the City of Noblesville, the City of Westfield and the Town of Sheridan to attract new businesses to the community and market the strengths and incentives in each community.

The Indiana Economic Development Corporation and the local communities of Hamilton County offer a variety of economic incentives to promote corporate investment and jobs. The tax credits, abatements, grants and exemptions include both discretionary & entitlement incentives for relocating and expanding businesses. Each Hamilton County community evaluates requests on a case-by-case basis. Key factors in qualifying for many of these programs includes average wages, number of jobs and capital investments.

For many projects the most commonly used discretionary economic incentives include, Property Tax Abatement, EDGE Tax Credit and the Skills Enhancement Fund for workforce training. Depending on the need for infrastructure improvements to support the new or expanding corporate function, both state and local government have programs to address the need.

The State of Indiana has tax credit programs for the relocation of a corporate headquarters or an increase in research and development expenditures. Indiana offers a number of sales and income tax exemptions for manufacturers, research & development and motorsports.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

Educational attainment considers the highest level of education that adults over the age of 25 have in the community. The percentage of adults in Hamilton County with a bachelor's degree, or higher, is very high for Indiana. However, there is great variation within the county. Many adults in Carmel, Fishers, Noblesville and Westfield have at least a bachelor's degree while education attainment in Arcadia, Atlanta, Cicero and Sheridan is much lower. No other Indianapolis MSA county has a higher percentage of adults with at least a bachelor's degree. Higher education attainment is related to the higher employment rate and higher incomes in Hamilton County.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The Good Samaritan Network lists four groups under the category of employment/job related. The four organizations are Bona Vista Programs, Inc., Good Samaritan Network, Grace Community Church Care Center and Janus Development Services, Inc. All but Good Samaritan Network, which is based in the City of Fishers, are based in City of Noblesville.

The State of Indiana focuses on workforce development through Workforce One. Hamilton County is in Region 5, which is all eight counties that surround Marion County/Indianapolis. The location for the Workforce One office is in Lebanon, which is located in Boone County. Boone County is the county to the west of Hamilton County.

Individuals seeking workforce development will need to travel to locations in Noblesville, Fishers or another county to receive services from the State of Indiana. Marion County/Indianapolis also has many workforce development initiatives as well. However, for low-income households living away from these areas, transportation to receive services is a challenge.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

No

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Hamilton County does not participate in a Comprehensive Economic Development Strategy.

Discussion

The availability, affordability and quality of childcare are significant barriers to employment in many communities. When childcare is not available or not affordable, it is difficult for a single parent, or both parents in two-parents households, to work and bring adequate income into the household. The number of licensed childcare homes has declined in Hamilton County as the number of licensed childcare centers has increased. In many communities, childcare centers are preferable to childcare homes as they generally have higher capacity. Affordable childcare was listed as a large need through the consultation process, citizen input/surveys and citizen input/public meetings.

Another large need raised from the citizen input process is the need for transportation options for low income families. Commuting to work is a significant consideration for housing growth in suburban communities. In Hamilton County, 85 percent of commuters drive alone in a car to work. This is the typical means of transportation to work in most of Indiana. There is a growing culture of biking to work, but it will remain modest compared to motorized transportation, especially in year-round Indiana weather. Commuter bus services to downtown Indianapolis is available from Carmel and Fishers through IndyConnect. However, bus services are limited to Marion County.

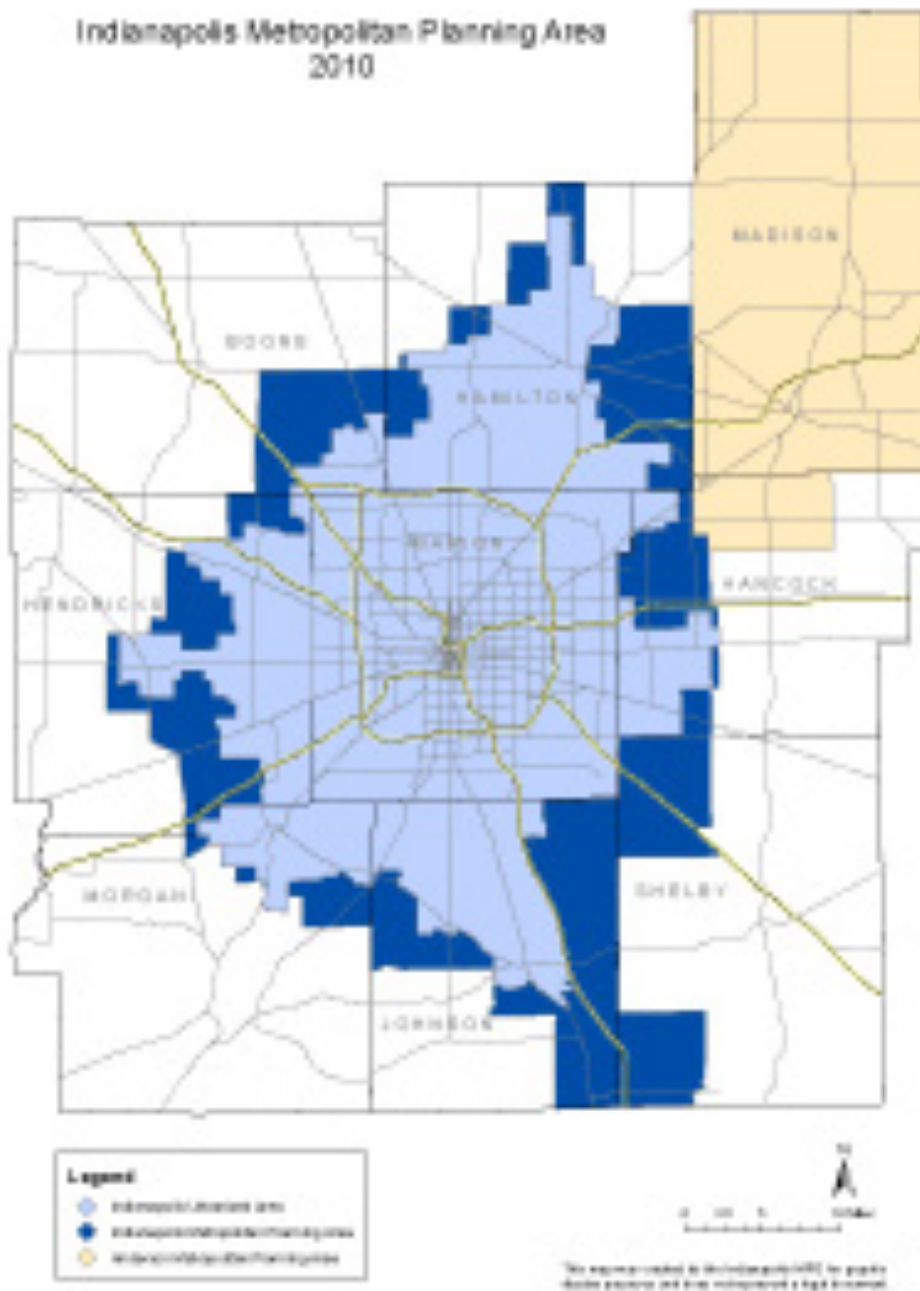
The Center for Neighborhood Technology's Housing and Transportation Affordability Index provides a more comprehensive way of thinking about the cost of housing and true affordability. The transportation costs estimated in this mode are more than the costs of commuting to and from work. They also include all other travel as par of the daily household routine. This index uses 30 percent of income as housing affordability plus 15 percent of income as transportation affordability for a total of 45 percent as a threshold of affordability. Hamilton County households spend 59.37 percent of their household income on housing and transportation combined.

The Metropolitan Planning Organization plans and recommendations are developed in cooperation with the Indianapolis Regional Transportation Council (IRTC). The IRTC is composed of a Policy Committee and a Technical Committee, both of which meet on a quarterly basis. A special, combined meeting of both committees is typically held at least once a year as needed.

The IRTC Policy Committee consists of the elected and appointed policy officials of local governments and public agencies within the Indianapolis Metropolitan Planning Area (MPA). Portions of Hamilton County, excluding the northwest corner and the northeast corner, are including in the MPA. The IRTC Technical Committee consists of planners and engineers from local governments and public agencies within the MPA. The Technical Committee provides advisory recommendations to the IRTC Policy Committee.

MPO plans and recommendations are first endorsed by the IRTC Technical Committee before going to the IRTC Policy Committee for final approval.

Indianapolis Metropolitan Planning Area 2010



MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

The mapping system used in IDIS, CPD Maps did not show any concentration of housing problems in Hamilton county. While there were areas of greater need than others, the mapping suggest that small and moderate percentage of housing problems are everywhere in the County. The data analysis suggests there is a strong need for reducing cost burden for moderate and low income families. Cost burden and other housing problems are not concentrated in any one area, making it difficult to address. This challenge, scattered housing need, is one of the issues many of the consultations with stakeholders suggested.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

While diversity is increasing in Hamilton County, 89 percent of the population identify themselves as white. Hamilton County racial diversity is more pronounced in the southern parts of the county, close to its neighbor, Indianapolis. According to the map from CPD Mapping programs, the City of Fishers has the most concentration of racial minorities.

What are the characteristics of the market in these areas/neighborhoods?

The City of Fishers is one of the more prosperous communities in Hamilton County. Areas of low-income concentration are fewer than in other communities. According to the Hamilton County Community Profile, only 3 percent of the population in Fishers lives at or below the poverty level and 61 percent of the population has a Bachelors degree. The housing stock in this community is built for households with children under 18.

While the concentration of racial minorities is high, the overall picture for the Fishers area is very positive. The Hamilton County Community Profile identifies a few strategies to help the community, but most are addressed to helping seniors age in place and retaining young people as they begin their careers.

Are there any community assets in these areas/neighborhoods?

Like the low-income population, community assets are scatted throughout the county, including parks, schools and public services. Marketing these programs to households in need is only half the battle. Transportation to the services low-income households need is the other half of the battle. For many low-income households to receive services, they will have to travel across the county or to another county all together. The Noblesville Housing Authority and the public service providers will

need to address transportation in the next five years. For some programming, there is not enough demand to create a new location but offering transportation options to the service in another community may be more fiscally sound.

Are there other strategic opportunities in any of these areas?

The Hamilton County CDBG program and its development partners will need to educate the public and civic leaders about developing a diverse housing stock to accommodate all the households in the community. Since there is not significant concentration of low-income households in the community, it is difficult for the general public or civic leaders to see the households with need unless they interact with them on a daily basis, as the township trustees or a public service provider would. Education and advocacy for the few people struggling to live among the wealthy will be primary strategy over the next five years.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

With those challenges facing the Hamilton County community, Noblesville Housing Authority has developed some general goals to offer flexibility in programming for all communities and increase the coordination among service providers. Under each goal is a list of strategies that will meet needs of communities in the northern and southern parts of the community. While some strategies may not be applicable to those in the northern communities, others will meet their needs and vice versa for those communities to the south.

Strategies listed as goals are ideas and outcomes the Noblesville Housing Authority will fund with Community Development Block Grant (CDBG) dollars in the next five years (2014 -2018). Projects that meet one of the goals may apply for funding to the Noblesville Housing Authority request for proposal process each year. Programs and projects will be evaluated and recommended for funding through the annual allocation process described later in this document.

Priorities listed are goals and ideas that are consistent with the Consolidated Plan; however, due to funding limitations CDBG dollars may not be used to fund any projects that meet one of these outcomes/strategies.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

1	Area Name:	Eligible Census Tracts
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
	2	Area Name:
Area Type:		Local Target area
Other Target Area Description:		
HUD Approval Date:		
% of Low/ Mod:		
Revital Type:		Comprehensive
Other Revital Description:		
Identify the neighborhood boundaries for this target area.		
Include specific housing and commercial characteristics of this target area.		
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?		
Identify the needs in this target area.		
What are the opportunities for improvement in this target area?		
Are there barriers to improvement in this target area?		

Table 48 - Geographic Priority Areas

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

Adhering to CDBG's national objectives, priority will be given to projects that address the housing and community development needs of low and moderate-income persons, particularly as they are outlined in the Consolidated Plan.

1. In making funding decisions, the Hamilton County CDBG program will give priority to activities that:
 - Support, complement or are consistent with other current local unit of government plans;
 - Address those populations with the greatest needs including the elderly, disabled, victims of domestic violence and the disenfranchised such as the homeless and the near homeless.
 - Are sustainable over time;
 - Have demonstrated cooperation and collaboration among government, private nonprofit agencies and the private sector to maximize impacts and reduce administrative costs; and
 - Do not have a more appropriate source of funds.
2. A priority population for CDBG-funded services is individuals (especially the elderly and people with disabilities) who are denied, by poverty and historical institutional practices, the opportunity to develop their full potential and to enjoy the benefits of community participation. The Noblesville Housing Authority will give priority to programs provided through organizations or agencies that demonstrate a commitment to making their services accessible to people through diversity training of staff and Boards, through recruitment and hiring of minority staff and Board members, and through the efforts to provide services in an accessible and culturally sensitive manner.
3. A priority population for CDBG-funded services is single-headed households with children, who are currently, and have been historically, disproportionately impacted by poverty.
4. CDBG funded services must, to the fullest extent possible, be appropriate and accessible to people with disabilities, the elderly, people with limited or no proficiency in English, and other eligible individuals and families who may face special barriers in accessing services. The County recognizes that while progress is being made in improving access to services and activities, specialized access services are likely to continue to be required in certain instances to ensure that priority populations receive the services they need.
5. The CDBG program was built on a premise of local involvement in directing funds to neighborhood and community needs. The Noblesville Housing Authority will give priority to programs that promote community initiatives to identify priority needs and to address those needs. Recognizing the limits on the ability of service systems to meet all needs, the County will seek to leverage resources to promote comprehensive, long-term responses that promote neighborhood self-sufficiency.
6. The Noblesville Housing Authority will give priority to programs that provide services addressing the basic needs of our most at-risk populations.

7. The Noblesville Housing Authority will give priority to programs that build and support the capacity of local organizations to address the needs of residents.

8. The Noblesville Housing Authority will give priority to programs that promote access to quality jobs - positions have pay levels that support an adequate standard of living, allow the purchase of housing and other basic necessities, offer stability and decent working conditions, and provide opportunities for advancement.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

1	Priority Need Name	General Housing
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly
	Geographic Areas Affected	County wide
	Associated Goals	Housing - Owner Occupied Repair Housing - Domestic Violence Shelter Housing - Rental Housing
	Description	Expand the supply of safe, decent, affordable housing. Suggested strategies to meet the priority are: <ol style="list-style-type: none"> 1. Support affordable multi-family housing development. 2. Support public and private partnerships to develop affordable housing, with a goal of 10% of new residential building permits to be issued for housing units meeting community standards for quality and affordability. 3. Support affordable housing development that targets single parent households, two parent families and seniors responsible for grandchildren. 4. Support affordable, senior housing development. 5. Find additional resources for rental subsidies that support extremely low income households. 6. Support the quality of affordable rental housing through repair assistance programs. 7. Support establishment of a fund of private dollars through permitting fees or closing fees to support affordable housing development. 8. Support establishment of community wide standards for quality, affordable housing development.
	Basis for Relative Priority	A small portion of Low Income Housing Tax Credit projects have units affordable to extremely low income households. The need for more housing units affordable to these at-risk households is high.
2	Priority Need Name	Social Services General
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	County wide
	Associated Goals	Self Sufficiency - Basic Public Services Self Sufficiency - Domestic Violence Shelter Op. Self Sufficiency - Legal Services and Fair Housing Self Sufficiency - Transportation
	Description	Support programs that help the most vulnerable households achieve self-sufficiency. Suggested strategies to achieve this are: <ol style="list-style-type: none"> 1. Support private and public partnerships that address gaps in health care access or needs for low-income families not covered by the Affordable Health Care Act. 2. Support the development and operation of transitional housing for homeless households coming out of emergency shelter. 3. Support job training service programs to help low income workers gain new skills.

	Basis for Relative Priority	Public services to help low income families with basic daily living needs is the primary way to reach a variety of households and individuals with special needs and at-risk of homelessness.
3	Priority Need Name	Public Infrastructure and Facility Improvement
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	Eligible Census Tracts
	Associated Goals	Public Infrastructure - Neighborhood Improvements Public Facility Improvement Public Facilities - Seniors
	Description	Invest in public facility and public infrastructure needs of low-income neighborhoods. Suggested strategies to address this priority are: <ol style="list-style-type: none"> 1. Connect with regional transportation planning organizations to advocate for transportation planning to the more vulnerable neighborhoods in the northern part of Hamilton County. 2. Support the development of public facilities that target services for at-risk families and households.
	Basis for Relative Priority	Public infrastructure and public facility improvements enable the Cities of Carmel, Fishers, Noblesville and Westfield to leverage other dollars and serve more low income households by serving the entire neighborhood in which they live. These projects get the most benefit for the investment for this reason.
4	Priority Need Name	Institutional Structure
	Priority Level	High

Population	Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
Geographic Areas Affected	County wide
Associated Goals	
Description	<p>Improve institutional structure and coordination among providers across the County. Suggested strategies to meet this priority are:</p> <ol style="list-style-type: none"> 1. Connect service providers to affordable housing opportunities for their clients. 2. Participate in the Regional Continuum of Care and support homelessness prevention and intervention initiatives. 3. Connect with the City of Indianapolis and regional initiatives to support individuals living with HIV/AIDS in Hamilton County. 4. Support neighborhood beautification efforts that combine public and private resources. 5. Support efforts by the Good Samaritan Network to track household and individual information public services to households
Basis for Relative Priority	Some of the challenges facing Hamilton County are the large size of the area to be served and the many different service providers utilizing different reporting and intake systems. The Good Samaritan Network is striving to streamline reporting and improve capacity for serving the many clients that are scattered across the County.

Table 49 – Priority Needs Summary

Narrative (Optional)

Priorities include conditions that most important to Hamilton County to address the needs in the community. Goals listed later in this consolidated plan will meet the priorities outlined in this section. Projects funded by CDBG must meet these later goals, though other projects that only meet the priorities may not qualify for funding, but would remain consistent with the consolidated plan.

The consultant asked every stakeholder through the consultation process if any priorities should be added, even if it cannot be funded through the CDBG programs. Because of the large service area of the CDBG dollars and the varying needs of each community, the list of priorities is large and flexible to meet the different communities' needs.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	*high rental costs and few rental units affordable to extremely low income households
TBRA for Non-Homeless Special Needs	*high rental costs and a growing number of households headed by senior citizens *no permanent supportive housing options *no transitional housing options
New Unit Production	*availability/affordability of land for development in the rural communities *demand for new housing from persons moving from other communities into the county
Rehabilitation	*high acquisition costs make rehabilitation for affordable housing development challenging *increased home in foreclosure over the previous year
Acquisition, including preservation	*will be easier in areas with lower cost of acquisition, such as communities to the northern parts of the county

Table 50 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

Hamilton County will use Community Development Block Grant funds as the primary source of funding for projects. The funding may seem large, but \$850,000 per year does not spread out far enough to meet the demand of affordable housing and social services.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	856,638	0	574,520	1,431,158	0	Funding will be used for the public services, infrastructure development and supporting housing development for extremely low income households.

Table 51 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Hamilton County does not require projects to meet any match requirements. However, many of the projects and programs with large budgets that are partially funded with CDBG dollars, they will naturally require other funds. The largest awards are generally for each of the four cities, Carmel, Fishers, Noblesville and Westfield to use towards public infrastructure projects.

To complete the development of larger projects, such as the domestic violence shelter, the Noblesville Housing Authority may have to combine some of those larger awards together to match other capital funds to complete the project. This type of effort will require partnership on part of all the communities in Hamilton County.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Hamilton County will not utilize publically owned property to address the needs in the plan.

Discussion

The Noblesville Housing Authority (NHA) played a role in the establishment of Hamilton County Area Neighborhood Development (HAND) to be an affordable housing development organization. HAND now operates as its own entity and must seek funding for its development projects. As a result of funding levels and changing market conditions, the amount of funding needed to create affordable housing exceeds the amount of CDBG available. HAND must find other funding from public and private resources. The total project cost for Spicewoods Phase III, the next project development by HAND, is estimated at \$1,253,000. HAND will need to seek additional funding to complete the project as CDBG funding will be only a small portion of the resources used. HAND also receives donations from individuals in the community to support projects and operations as well.

Social service providers, including those who serve the homeless and people with special needs, rely on other sources of funding. There are 42 agencies that receive financial support from the United Way of Central Indiana and some of those agencies also apply to the State of Indiana for other resources, such as the McKinney Vento Homeless Assistance Grants. For many of the social service agencies, private resources fill the most of the budget needs, with public funding covering smaller gaps in operating and programmatic costs.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Noblesville Housing Authority	PHA	Economic Development Homelessness Non-homeless special needs Ownership Planning Public Housing Rental neighborhood improvements public facilities public services	Jurisdiction

Table 52 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Many firms, individuals, agencies and other organizations are involved in the provision of housing and community development in Hamilton County. This is the strength in Hamilton County, that there are many, *privately funded* organizations that serve families living in poverty or struggling to make ends meet.

The challenge in this delivery system for Hamilton County is that it is spread over a large area, roughly 403 square miles, and serves a population of 289,495 people (2012). The size of the county presents a problem for low-income families trying to reach services. Transportation is a key issue for low-income households trying to get to work, purchase groceries or reach other services. Hamilton County households spend 59.37 percent of their gross income towards housing and transportation together, causing undue financial stress. The consultations and public input repeated this sentiment. Services are generally located in the City of Noblesville, leaving households in the remaining communities to travel.

Also, there is no single reporting system used by the social service providers. The Good Samaritan Network (GSN) is striving to remedy the problem of no single-use reporting system. Over time, the GSN has improved policies and procedures, client intake and other capacity building items. This has helped organizations prepare for emergencies. For example, a food pantry that was recently flooded with a spring rain was able to clean up, rebuild and reopen within a week as result of capacity building efforts and support of the GSN.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X		
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X	X	
Street Outreach Services			
Law Enforcement			
Mobile Clinics			
Other Street Outreach Services			
Supportive Services			
Alcohol & Drug Abuse	X		
Child Care	X		
Education	X		
Employment and Employment Training	X		
Healthcare	X		
HIV/AIDS			
Life Skills	X		
Mental Health Counseling	X		
Transportation			
Other			

Table 53 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

Third Phase, Inc. serves as a last option for many before they turn to Wheeler Mission or other Indianapolis shelters. The organization funds its programs with private donations, but has struggled over the years to provide comprehensive counseling services to their clients. Third Phase offers common sleeping rooms for transitional shelter and longer term housing for those with addiction.

Interfaith Hospitality Network (IHN) is a faith-based initiative utilizing church partnerships to provide housing options in the community. Churches in Hamilton County provide sleeping quarters on a weekly basis for the clients of IHN. Families receive counseling and support from IHN, a day center in

downtown Indianapolis. IHN also sites a lack of public transportation and funding as the primary obstacles to providing these services in Hamilton County.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The challenge with determining the available services is that many of the listings vary based on the organization's ability to keep its list updated. The Noblesville Housing Authority utilizes three main sources/lists to determine available services; the Hamilton County Community Profile document by the Indiana Association for Economic and Community Development, consultations with the Good Samaritan Network and the Indiana Community Development and Housing Authority. Each organization lists of available services differs.

According to the State of Indiana Community Development and Housing Authority, Aspire Indiana, Inc., based in Noblesville is the primary and only service provider to those living with a mental health disability. Aspire Indiana, Inc. offers a variety of programming, including housing services, inpatient services, outpatient services, skill development, social enterprise services to create jobs for persons with disabilities. Aspire, Inc. offers services for persons living with HIV/AIDS, but not in Hamilton County.

Janus, also located in Noblesville, provides individuals with disabilities the opportunity to participate and contribute within the community. They are recognized as the partner of choice for individuals with disabilities, their families and the community. Programs include the Doorways program, an educational program, transportation, and various employment programs for persons with disabilities.

People seeking services not offered at Aspire Indiana, Inc. or Janus will need to travel to either Madison County or Marion County. However, majority of the demands can be met in Marion County, Indianapolis.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The final priority/objective does not have any specific projects or programs that will be funded by the Noblesville Housing Authority. Through administrative efforts and partnerships in the community, the Noblesville Housing Authority will work to increase coordination across Hamilton County, with the intended outcome of improving services for low-income households.

Priority #4: Improve institutional structure and coordination among providers across the County.

Hamilton County will offer non-funded support for the following strategies to address this priority are:

1. Connect service providers to affordable housing opportunities for their clients.
2. Participate in the Regional Continuum of Care and support homelessness prevention and intervention initiatives.
3. Connect with the City of Indianapolis and regional initiatives to support individuals living with HIV/AIDS in Hamilton County.
4. Support neighborhood beautification efforts that combine public and private resources.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing - Owner Occupied Repair	2014	2018	Affordable Housing	County wide	General Housing	CDBG: \$100,000	Homeowner Housing Rehabilitated: 25 Household Housing Unit
2	Housing - Domestic Violence Shelter	2014	2016	Homeless	County wide	General Housing	CDBG: \$30,000	Overnight/Emergency Shelter/Transitional Housing Beds added: 20 Beds
3	Housing - Rental Housing	2014	2018	Affordable Housing	County wide	General Housing	CDBG: \$200,000	Rental units constructed: 10 Household Housing Unit Rental units rehabilitated: 10 Household Housing Unit
4	Self Sufficiency - Basic Public Services	2014	2018	Homeless Non-Homeless Special Needs	County wide	Social Services General	CDBG: \$500,000	Public service activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted
5	Self Sufficiency - Domestic Violence Shelter Op.	2014	2017	Homeless	County wide	Social Services General	CDBG: \$100,000	Homeless Person Overnight Shelter: 100 Persons Assisted
6	Self Sufficiency - Legal Services and Fair Housing	2014	2018	Non-Housing Community Development	County wide	Social Services General		Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Self Sufficiency - Transportation	2017	2018	Non-Housing Community Development	Eligible Census Tracts	Social Services General		Public service activities other than Low/Moderate Income Housing Benefit: 50 Persons Assisted
8	Public Infrastructure - Neighborhood Improvements	2014	2018	Non-Housing Community Development	Eligible Census Tracts	Public Infrastructure and Facility Improvement		Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2500 Persons Assisted
9	Public Facility Improvement	2014	2018	Non-Housing Community Development	Eligible Census Tracts	Public Infrastructure and Facility Improvement		Other: 4 Other
10	Public Facilities - Seniors	2014	2018	Non-Homeless Special Needs	Eligible Census Tracts	Public Infrastructure and Facility Improvement		Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 125 Persons Assisted

Table 54 – Goals Summary

Goal Descriptions

1	Goal Name	Housing - Owner Occupied Repair
	Goal Description	Improve the quality of affordable housing through owner occupied repair programs.
2	Goal Name	Housing - Domestic Violence Shelter
	Goal Description	Create housing for underserved populations, including a domestic violence shelter

3	Goal Name	Housing - Rental Housing
	Goal Description	Develop rental housing for underserved needs households in the community, including extremely low income households, senior households, or recently homeless households.
4	Goal Name	Self Sufficiency - Basic Public Services
	Goal Description	Support public services tht provide basic daily living needs.
5	Goal Name	Self Sufficiency - Domestic Violence Shelter Op.
	Goal Description	Support emergency shelter operations for the most vulnerable citizens, especially domestic violence shelters.
6	Goal Name	Self Sufficiency - Legal Services and Fair Housing
	Goal Description	Fund legal services, including fair housing initiatives.
7	Goal Name	Self Sufficiency - Transportation
	Goal Description	Support transportation services for low-income services.
8	Goal Name	Public Infrastructure - Neighborhood Improvements
	Goal Description	Support infrastructure improvements in low-income neighborhoods, particularly those projects that improve accessibility of the community.
9	Goal Name	Public Facility Improvement
	Goal Description	Adapt public facilities that serve disabled neighbors in the community.
10	Goal Name	Public Facilities - Seniors
	Goal Description	Support public facilities for seniors.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The Noblesville Housing Authority is partnering with the Good Samaritan Network, Hamilton County Association for Neighborhood Development (HAND) and the Region 8 Planning Council for the development of a Domestic Violence Shelter to serve extremely low-income households. It is unknown at this point in the planning stages how many beds the shelter will accommodate. The goal listed above estimates approximately 20 beds for the development.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

Noblesville Housing Authority does not develop or manage housing units. The public housing available in the area is housing choice voucher only. The NHA did start the Hamilton County Area Neighborhood Development organization, a non-profit organization with the mission to *invest in neighborhoods, providing housing solutions, and building partnerships to improve the lives and build community in Hamilton County*. The NHA supports developments by HAND or other private developers with local Community Development Block Grant dollars.

Activities to Increase Resident Involvements

The Noblesville Housing Authority does not manage housing units and only administers a voucher program. The voucher program is a basic rental assistance program. Section 8 vouchers, from the U.S. Department of Housing and Urban Development (HUD) allow households to access housing that would not be affordable to them. The household pays 30 percent of their gross monthly income and the voucher pays the remainder of the rent owed to the landlord.

Through the administration of CDBG programs, the Noblesville Housing Authority supports public services across the community. Voucher recipients are provided information about service programs near the housing of their choosing.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the ‘troubled’ designation

Not applicable to this public housing agency.

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

While barriers to affordable housing can come from anywhere, the U.S. Department of Housing and Urban Development (HUD) recognizes universal barriers. Local and state regulations on zoning and building are often the most recognized barriers to affordable housing. With increased regulation comes an increased cost to build housing that meets all regulations.

The Analysis of Impediments did not find any types of zoning that impose limits on housing, such as limits on vinyl siding or appearance of housing and its design. While there may not be any regulatory barriers, the institutional structure currently used to develop affordable housing may face organizational and other non-regulatory barriers to affordable housing development. Consultations with community leaders and stakeholders have suggestions as to the barriers that the hard data may not provide. These include barriers that prevent, or increase the challenge of affordable housing development. The barriers shared by those leaders and stakeholders include:

- High costs of property acquisition near amenities in the more developed communities of Hamilton County, such as Carmel, Fishers, Noblesville and Westfield
- Overcoming challenges developing affordable housing, subsidizing projects large enough to serve the largest populations with cost burden, households earning 0-30 percent of the area median income
- The marketability of affordable housing and increasing support from local civic leaders for this type of development
- The lack of transportation where creation of affordable housing development is less of a financial challenge

Traditional redevelopment has been lead by small non-profit community development organizations at the grass roots level. Smaller organizations are unable to build large-scale projects. They are also unable to be holistic in nature which limits their to impact on the target population. Some ideas to overcome these barriers are:

- Select target areas based on proximity to transportation options
- Attract for-profit developers to partner with non-profit service agencies to develop affordable housing development for extremely low-income families; connecting services and rental assistance with new developments
- Build projects without long-term debt to help fund operations and maintenance of property
- Advocate for public and private transportation options for low income families living outside of walking distance of amenities needed for daily living, such as grocery stories, health care and employment options
- Enlist all levels of City government to be “cheerleaders” for affordable housing
- Feed positive stories to media outlets to counter negative stories oriented from the urban core

Hamilton County will seek private/public partnerships to help achieve these goals and target communities working together to increase affordable housing options. Both of these key ingredients will help achieve the goals while addressing some of the biggest barriers to affordable housing development, such as educating the public and civic leaders about affordable housing, advocating for transportation options in more rural areas of the community and working together to attract additional subsidy to overcome high cost of property acquisition.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

To help the community as a whole overcome the barriers to affordable housing development, and also maximize the impact in the community, the Hamilton County will strive to achieve the following goals.

1. Expand the supply of safe, decent affordable housing.
2. Support programs that help the most vulnerable households achieve self-sufficiency.
3. Invest in public facility and public infrastructure needs of low-income neighborhoods.
4. Improve institutional structure and coordination among providers across the County.

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The Indiana Balance of State Continuum of Care (CoC) is the planning body for initiatives in ending homelessness in Indiana. To do so, this group supports the development and ongoing maintenance of a strategic, comprehensive system to address homelessness. This includes strategies for engaging mainstream partnerships, the provision of shelter, temporary housing, services, and permanent housing. The goal is to ensure that all residents of the state of Indiana are able to access and maintain permanent housing.

The Indiana Balance of State Continuum of Care is made up of 16 distinct regions. Each region has a region chair and is comprised of providers who serve people experiencing homelessness or at risk of homelessness. All regions are part of the IN Balance of State CoC Collaborative Application to HUD for McKinney Vento funding.

Hamilton County is part of Region 8 in the State of Indiana Continuum of Care, made up of four counties: Hamilton, Boone, Hancock and Hendricks. The council has 15-20 attendees at the quarterly meetings. The group has taken an active role in the Point in Time Count and is working with a formally homeless individual to help “find” homeless neighbors in the community. The next five years will be a continued strengthening of the homeless service network, improving the assessment of the homeless community and its needs.

Addressing the emergency and transitional housing needs of homeless persons

The Hamilton County Commissioners, the Region 8 Planning Council and the Good Samaritan Network are working together to develop an emergency shelter for domestic violence victims. This will be the second emergency shelter to serve the Hamilton County and the first emergency shelter to serve a subpopulation of the homeless population. Private and public partners are working together to find funding resources to match Community Development Block Grant dollars for the development. One private partner with experience in operating a shelter, Alternatives from Anderson, has already come forward as a potential group to run the shelter.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The Homeless Prevention and Rapid Rehousing Program (HPRP) was created by funds from Title XII of the American Recovery and Rehabilitation Act of 2009 (ARRA) to allow expanded prevention and/or rapid rehousing for persons with moderate barriers to stable permanent housing. It is available to entitlement cities and the balance of state with a total allocation of approximately \$28 million for Indiana. IHCD is working with Indiana Continuum of Care regions to develop “single point of access” organizations to coordinate and administer these funds. The program began in September 2009 and extended for three years until 2012.

The idea behind HPRP is to put “housing first,” placing a homeless individual in housing and then providing the services needed to that individual or household to keep them housed. Previously, the common method was to address needs of the individual or household at the shelter, working towards a transitional housing situation and then permanent housing. The housing first model stabilizes housing for the household first, helping the household feel more secure and able to address the other needs in their lives.

Hamilton County is part of Region 8 in the State of Indiana Continuum of Care, made up of four counties. Region 8 received \$500,000 in HPRP funding to begin to address homeless issues in Hamilton County. Building on HPRP’s success, the Emergency Solutions Grant changed from a emergency shelter grant to follow the model of placing homeless households in permanent housing, and supporting that housing with services.

Although not in Hamilton County, Aspire Indiana is using Shelter Plus Care funds from the McKinney Vento Grant to fund permanent supportive housing. The units, located in neighboring Madison County and Boone County enable homeless households to find secure, safe housing. Aspire Indiana follows up the housing with service to meet the specific needs of the household. Aspire Indiana continues to work with the Region 8 Planning Council to find additional housing to copy this model in more places.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

Limited financial resources prohibit the Noblesville Housing Authority (NHA) from supporting any one project or program with a significant amount of funds. The NHA can spend up to 15 percent of its annual allocation towards public services. The second goal the NHA has in this Consolidated Plan is to support programs that help the most vulnerable households achieve self-sufficiency. Public service programs such as food pantries, legal services, health services, childcare, transportation and fair housing will be funded under this goal in the next five years.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The Hamilton County Health Department serves as the primary method for screening children with elevated lead blood levels. The Noblesville Housing Authority (NHA) will support the lead paint program at the Hamilton County Health Department by taking on referrals to receive repairs or lead abatement/renovation through the Community Development Block Grant (CDBG) program. Currently the NHA follows the U.S. Department of Housing and Urban Development (HUD) rules for addressing lead based paint hazards when applying CDBG and other grant money.

Effective September 15, 2000, Federal regulations require that lead hazard evaluation and reduction activities be carried out for all CDBG funded projects receiving housing assistance that were constructed before January 1, 1978. The requirements for rehabilitation correspond to three (3) approaches to lead hazard evaluation and reduction. Large rehabilitation projects must meet more stringent requirements than smaller ones. The three approaches are:

1. Do no harm. Perform the rehabilitation in a way that does not create lead hazard.
2. Identify and control lead hazards. Identify lead-based paint hazards and use a range of methods to address the hazards.
3. Identify and remediate lead hazards. Identify lead-based paint hazards and remove them permanently.

The level of hazard reduction required depends on the level of assistance. Specific actions required include:

Up to \$5,000 - Repair of paint disturbed during rehabilitation. Includes repairing disturbed paint and applying a new coat of paint.

\$5,000 - \$25,000 Interim controls and standard treatments. Includes addressing friction and impact surfaces, creating smooth and cleanable surfaces, encapsulation, removing or covering lead-based paint components, and paint stabilization.

Over \$25,000 Remediate. Remediation involves permanently removing lead-based paint hazards, often through paint and component removal and enclosure.

Hamilton County will use CDBG funds to undertake lead-based paint hazard mitigation when required by the housing rehabilitation regulations. This can include inspection, risk assessment, specification writing, abatement, clean up, disposal work and clearance testing. This assistance will be in accordance with 24 CFR 35, et al. (9/15/99). A certified risk assessor will inspect all such housing.

Any required lead paint mitigation measures will be coordinated with the total renovation effort to streamline the process for the benefit of the homeowner; and also maximize total rehabilitation dollars. This process will minimize the number of days the owner will have to be temporarily relocated during the abatement process.

How are the actions listed above related to the extent of lead poisoning and hazards?

The housing needs narrative and CHAS data found only 3 percent of owner occupied homes in Hamilton County built prior to 1980 are occupied children. The CHAS information also suggested that 247 percent of the rental units build prior to 1980 have children present. Since that is not statistically possible, the strategic plan will look to educate the public about lead paint hazards who live in rental units. Those who have concern can be tested by the Hamilton County Health Department for testing of their children or other members of the family.

Education will be important for landlords as well. Federal law requires landlords to disclose any history of lead paint hazards in the home prior to leasing the property.

How are the actions listed above integrated into housing policies and procedures?

The Federal regulations regarding lead based paint hazards and the requirements for housing renovation have been incorporated as part of the Noblesville Housing Authority's policies and procedures manual. A copy of the policies and procedures manual will be provided to the grant recipient/housing provider at the time of contract. Any sub grantee, contractor or housing provider will need to comply with the policies and procedures. Monitoring of the project will ensure compliance.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

Tackling poverty is one of the most important factors in reducing social exclusion and improving the lives of our residents. This strategy is crucial for demonstrating the Noblesville Housing Authority's commitment to tackling poverty. The Noblesville Housing Authority, in partnership with the social service and housing provider community, will strive for the goals and strategies below to help households stay out of poverty or become self-sufficient and elevate themselves from living in poverty.

- Promote economic empowerment by supporting facilities, services and activities aimed at developing the self-sufficiency for all low to moderate-income residents. Programs and activities to be supported over the next five years include:
 - Child care services
 - Healthcare
 - Food banks
- The creation of jobs through local incentives
 - Job training programs
 - Assist businesses with improvements and job creation
 - Promote Section 3 opportunities in current housing projects
- Provide economic development opportunities to low to moderate-income families. Programs and activities to be funded over the next five years include:
 - Provide affordable housing opportunities to low and moderate-income households
 - Support the development of housing for extremely low income households, particularly those earning less than 30 percent of the area median income
 - Develop a funding resource for households that do not meet the HUD income requirements but are at-risk of losing their housing
- Continue to work with local agencies to identify barriers and issues related to poverty and support programs that will help low to moderate-income households overcome those barriers.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The primary strategy in 2014 to 2018 for Hamilton County will be to close the gap on housing for households earning less than 30 percent of the area median income. So few housing units are available and affordable to this income bracket, that it is essential for families living in poverty to have more housing options. And, the new housing options must be closer to work, transportation options and public amenities such as grocery stores, health care and schools. Through the priority, to *expand the supply of safe, decent affordable housing*, Hamilton County will address this need.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Monitoring assures that recipients of federal funds are in compliance with local objectives and federal program requirements. The intent of the Noblesville Housing Authority is to work cooperatively with contractors and sub-recipients in the use of federal funds as best as possible and within reasonable time constraints. Monitoring shall be an ongoing process with technical assistance available throughout the implementation and completion of all activities undertaken.

Initial Review of Project Eligibility

1. Requests for funding must be supported with an application to be reviewed for allocation recommendation. Applications include specific information regarding design of project, cost of project and beneficiaries.
2. Each activity must be eligible under related program rules and must meet one of the three national objectives -- benefit low and moderate income persons, aid in the prevention or elimination of slum and blight conditions, or meet an urgent need which threatens the health or welfare of the community.
3. An activity must be consistent with local goals and objectives as expressed in adopted policies and/or established plans and must comply with related program regulations.
4. Successfully funded applicants are required to sign a funding agreement outlining all of the requirements, regulations and standards. Funding agreements for all real property activities shall specify the acceptable use of the property, the length of the restrictive period, and disposition requirements.

Ongoing Review of Project Compliance

1. On-site monitoring will be conducted as may be deemed necessary and reasonable by the Noblesville Housing Authority. Desk reviews and off-site monitoring will be an ongoing activity.
2. Claims for payment are filed, with appropriate documentation, with the program manager. The program manager reviews the claim and approves it for payment.
3. Quarterly, monthly, and/or annual reports on project and activity status is required of all sub-recipients.
4. The program manager will also monitor for beneficiary compliance.
5. The Noblesville Housing Authority (NHA) programs generally do not include program income to the sub-recipient/contractor. If this does occur, all program income shall be returned to the NHA for appropriate use and reporting.

Follow-up and Enforcement

1. Compliance concerns are addressed at all phases of an activity, as soon as the project manager is aware of the issue. Technical assistance is provided as necessary to maintain compliance.

2. Annual reviews of sub-recipient activities are conducted by the project manager, using a checklist of areas to be reviewed. The annual reviews are followed up with written statements of compliance or non-compliance. In situations of non-compliance, the written statements detail methods and timeframes to bring the activity back into compliance.
3. Sub-recipients may be required to file a Certified Public Accountant (CPA) annual report of sub-recipient's financial stability and federally funded project expenditures. Records shall be maintained for five years after project closeout, which is when final payments and all related matters are closed.
4. Enforcement of activities not in compliance shall follow Part 85.43 with the right of appeal, as well as termination of a contract/agreement.

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

Hamilton County will use Community Development Block Grant funds as the primary source of funding for projects. The funding may seem large, but \$850,000 per year does not spread out far enough to meet the demand of affordable housing and social services.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	856,638	0	574,520	1,431,158	0	Funding will be used for the public services, infrastructure development and supporting housing development for extremely low income households.

Table 55 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Hamilton County does not require projects to meet any match requirements. However, many of the projects and programs with large budgets that are partially funded with CDBG dollars, they will naturally require other funds. The largest awards are generally for each of the four cities, Carmel, Fishers, Noblesville and Westfield to use towards public infrastructure projects.

To complete the development of larger projects, such as the domestic violence shelter, the Noblesville Housing Authority may have to combine some of those larger awards together to match other capital funds to complete the project. This type of effort will require partnership on part of all the communities in Hamilton County.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Hamilton County will not utilize publically owned property to address the needs in the plan.

Discussion

The Noblesville Housing Authority (NHA) played a role in the establishment of Hamilton County Area Neighborhood Development (HAND) to be an affordable housing development organization. HAND now operates as its own entity and must seek funding for its development projects. As a result of funding levels and changing market conditions, the amount of funding needed to create affordable housing exceeds the amount of CDBG available. HAND must find other funding from public and private resources. The total project cost for Spicewoods Phase III, the next project development by HAND, is estimated at \$1,253,000. HAND will need to seek additional funding to complete the project as CDBG funding will be only a small portion of the resources used. HAND also receives donations from individuals in the community to support projects and operations as well.

Social service providers, including those who serve the homeless and people with special needs, rely on other sources of funding. There are 42 agencies that receive financial support from the United Way of Central Indiana and some of those agencies also apply to the State of Indiana for other resources, such as the McKinney Vento Homeless Assistance Grants. For many of the social service agencies, private resources fill the most of the budget needs, with public funding covering smaller gaps in operating and programmatic costs.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing - Owner Occupied Repair	2014	2018	Affordable Housing	County wide	General Housing	CDBG: \$99,160	Homeowner Housing Rehabilitated: 8 Household Housing Unit
2	Self Sufficiency - Basic Public Services	2014	2018	Homeless Non-Homeless Special Needs	County wide	Social Services General	CDBG: \$63,496	Public service activities other than Low/Moderate Income Housing Benefit: 2700 Persons Assisted
3	Self Sufficiency - Legal Services and Fair Housing	2014	2018	Non-Housing Community Development	County wide	Social Services General	CDBG: \$27,000	Public service activities other than Low/Moderate Income Housing Benefit: 3000 Persons Assisted
4	Self Sufficiency - Domestic Violence Shelter Op.	2014	2017	Homeless	County wide	Social Services General	CDBG: \$50,000	Homeless Person Overnight Shelter: 45 Persons Assisted Homelessness Prevention: 90 Persons Assisted
5	Public Infrastructure - Neighborhood Improvements	2014	2018	Non-Housing Community Development	Eligible Census Tracts	Public Infrastructure and Facility Improvement	CDBG: \$574,519	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 6137 Persons Assisted
6	Housing - Rental Housing	2014	2018	Affordable Housing	County wide	General Housing	CDBG: \$65,000	Rental units constructed: 6 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Public Facility Improvement	2014	2018	Non-Housing Community Development	County wide	Public Infrastructure and Facility Improvement	CDBG: \$20,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 148 Persons Assisted

Table 56 – Goals Summary

Goal Descriptions

1	Goal Name	Housing - Owner Occupied Repair						
	Goal Description	Grants to very low and low income single family homeowners for up to \$15,000 to repair/replace a major system of a house where failure to do so will threaten the households immediate health and safety.						
2	Goal Name	Self Sufficiency - Basic Public Services						
	Goal Description	Fund projects for 2014: Heart and Soul Clinic, HOPE Family Care Clinic, Trinity Free Clinic, Meals on Wheels and Sheperd Center						
3	Goal Name	Self Sufficiency - Legal Services and Fair Housing						
	Goal Description	Funding projects: Neighborhood Christian Legal Clinic and Prevail - Victim Advocate						
4	Goal Name	Self Sufficiency - Domestic Violence Shelter Op.						
	Goal Description	Fund projects in 2014: Alternatives of Madison County, Inc., The Salvation Army and Merciful Help Center						
5	Goal Name	Public Infrastructure - Neighborhood Improvements						
	Goal Description	Fund infrastructure projects in the Cities of Carmel, Fishers, Noblesville and Westfield.						
6	Goal Name	Housing - Rental Housing						
	Goal Description	HAND will use CDBG funding towards the acquisition of land in Sheridan for the construction of up to six units of affordable senior rental housing.						

7	
Goal Name	Public Facility Improvement
Goal Description	Improve public facilities for residents with disabilities.

Projects

AP-35 Projects – 91.220(d)

Introduction

Adhering to the CDBG program's national objectives, priority will be given to projects that address the housing and community development needs of low- and moderate-income persons.

Noblesville Housing Authority staff and representatives from the Good Samaritan Network and the United Way of Central Indiana reviewed the proposals from public service agencies. Staff reviewed public infrastructure proposals from Carmel, Fishers, Noblesville and Westfield to ensure eligibility for CDBG funding. The Noblesville Housing Authority sends recommendations to the Hamilton County Commissioners for final approval. The following are projects have been selected for 2014 fiscal year.

Projects

#	Project Name
1	Administration
2	Home Repair Program
3	Spicewood-Phase III
4	Eligible Housing Activity
5	Carmel Infrastructure
6	Fishers - Infrastructure activity
7	Noblesville - Infrastructure Activity
8	Westfield - Infrastructure Improvements
9	Alternatives of Madison County
10	Good Samaritan Network
14	Merciful Help Center
15	Neighborhood Christian Legal Clinic
16	Heart and Soul Clinic
17	HOPE Clinic
18	Meals on Wheels
19	Prevail
20	Salvation Army
21	Shepherd Center
22	Trinity Free Clinic

Table 57 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

AP-38 Project Summary

Project Summary Information

1	Project Name	Administration
	Target Area	County wide
	Goals Supported	Housing - Owner Occupied Repair Housing - Rental Housing Self Sufficiency - Basic Public Services Self Sufficiency - Domestic Violence Shelter Op. Self Sufficiency - Legal Services and Fair Housing Public Infrastructure - Neighborhood Improvements
	Needs Addressed	General Housing Social Services General Public Infrastructure and Facility Improvement Institutional Structure
	Funding	:
	Description	Provide administrative and Fair Housing services for the FY14 Hamilton County, Indiana CDBG program
	Target Date	9/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	Not applicable to this project.
	Location Description	320 Kings Lane
	Planned Activities	Noblesville Housing Authority will provide overall program management and oversee all program design and implementation activities of sub-recipients and contracted services.
2	Project Name	Home Repair Program
	Target Area	County wide
	Goals Supported	Housing - Owner Occupied Repair
	Needs Addressed	General Housing
	Funding	:

	Description	Project will assist LMI Homeowners with home repairs such as HVAC, roofing, plumbing, well/septic issues, etc...
	Target Date	9/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 8 homeowners will benefit from this activity.
	Location Description	Various addresses, yet to be determined. All homeowners will need to document income of the household to qualify for the program.
	Planned Activities	Grants to very low and low income single family homeowners for up to \$15,000 to repair/replace a major system of a house where failure to do so will threaten the households immediate health and safety.
3	Project Name	Spicewood-Phase III
	Target Area	County wide
	Goals Supported	Housing - Rental Housing
	Needs Addressed	General Housing
	Funding	:
	Description	Project will assist with acquisition of land for the construction of affordable senior rental housing.
	Target Date	9/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	HAND will use CDBG funding towards the acquisition of land in Sheridan for the construction of up to six units of affordable senior rental housing.
	Location Description	The rental office for Spicewood Gardens is: 801 Ginger Lane, Unit B, Sheridan, IN 46069
	Planned Activities	The county awarded this to HAND in August of 2013. HAND has received all funding for this project except for Federal Home Loan Bank Funding. Their funding announcements will be made in August.
	Project Name	Eligible Housing Activity
4	Target Area	County wide
	Goals Supported	Housing - Owner Occupied Repair
	Needs Addressed	General Housing
	Funding	:

	Description	Funding will be available for eligible CDBG housing activity such as acquisition of land, rehabilitation or reconstruction of existing housing, or other eligible housing activity.
	Target Date	9/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	This is unallocated funds that may go towards housing development for fiscal year 2014. It is unknown how many households will benefit.
	Location Description	Unknown.
	Planned Activities	The Hamilton County CDBG program has set-aside these dollars for other affordable housing projects that may begin planning stages and development later in fiscal year 2014.
5	Project Name	Carmel Infrastructure
	Target Area	Eligible Census Tracts
	Goals Supported	Public Infrastructure - Neighborhood Improvements
	Needs Addressed	Public Infrastructure and Facility Improvement
	Funding	:
	Description	Carmel will use CDBG funds to complete sidewalk and drainage improvements on Oswego Road from 126th Street to Winona Drive in eligible census tract 11105, BG 2.
	Target Date	9/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	2,754 people live within the eligible census tract targeted by this project.
	Location Description	Activity will take place in eligible Census Tract 11105 BG 2.
	Planned Activities	Carmel will use CDBG funding to extend 956 linear feet of sidewalk and 1,910 linear feet of drainage infrastructure on Oswego Road from 126th street to Winona Drive and then along Winona Drive west to Pawnee Road.
6	Project Name	Fishers - Infrastructure activity
	Target Area	Eligible Census Tracts
	Goals Supported	Public Infrastructure - Neighborhood Improvements
	Needs Addressed	Public Infrastructure and Facility Improvement
	Funding	:

	Description	Fishers will complete and eligible infrastructure activity.
	Target Date	9/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	Unknown.
	Location Description	A final location for the project is yet to be determined by the City of Fishers.
	Planned Activities	The town of Fishers will use CDBG funding toward an eligible infrastructure project in an eligible area.
7	Project Name	Noblesville - Infrastructure Activity
	Target Area	Eligible Census Tracts
	Goals Supported	Public Infrastructure - Neighborhood Improvements
	Needs Addressed	Public Infrastructure and Facility Improvement
	Funding	:
	Description	Noblesville will use CDBG funds to repair/replace 3,000 linear feet of sidewalk on Logan Street from 11th Street to 16th Street. Activity will take place in eligible census tract 110600 BG 2.
	Target Date	9/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	A total of 1,145 people live within the target census tract.
	Location Description	Activity will take place in eligible Census Tract 110600 BG 2.
	Planned Activities	Noblesville will use CDBG funds to repair/replace 3,000 linear feet of sidewalks on Logan Street from 11th Street to 16th Street. Total project cost is \$145,952. Previous CDBG funding may also be used.
8	Project Name	Westfield - Infrastructure Improvements
	Target Area	Eligible Census Tracts
	Goals Supported	Public Infrastructure - Neighborhood Improvements
	Needs Addressed	Public Infrastructure and Facility Improvement
	Funding	:
	Description	Westfield will use CDBG funding to install 1,080 linear feet of sidewalk on the west side of East Street from Beechwood Drive to Maple Park Drive. All work will take place in eligible census tract 110400 BG 1.
	Target Date	9/30/2015

	Estimate the number and type of families that will benefit from the proposed activities	All work will take place in Census Tract 110400, Block Group 1 which has 2,090 households and is 36% low and moderate income.
	Location Description	All work will take place in Census Tract 110400, Block Group 1 which has 2,090 households and is 36% low and moderate income.
	Planned Activities	The town of Westfield will use CDBG funds to make install 1,080 linear feet of sidewalk on the west side of East Street from Beechwood Drive to Maple Park Drive. Work will also include ADA ramps.
	Project Name	Alternatives of Madison County
9	Target Area	County wide
	Goals Supported	Self Sufficiency - Domestic Violence Shelter Op.
	Needs Addressed	Social Services General
	Funding	:
	Description	Alternatives of Madison County is the domestic Violence shelter serving Hamilton County. CDBG funds will be used to provide services and shelter to Hamilton County victims.
	Target Date	9/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	45-60 people will benefit from shelter operations.
10	Location Description	Anderson, IN 46015
	Planned Activities	Provision of Emergency Shelter for Hamilton County victims of domestic violence. The program typically serves 45 to 60 Hamilton County women and children yearly. Alternative Inc. of Madison County is the state recognized shelter assigned to serve Hamilton County.
	Project Name	Good Samaritan Network
	Target Area	County wide
	Goals Supported	Self Sufficiency - Basic Public Services
	Needs Addressed	Social Services General Institutional Structure
	Funding	:

	Description	Funds will be used to assist the Good Samaritan Network with coordination of services of a variety of non profit agencies serving low income Hamilton County residents
	Target Date	9/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	100 people will benefit from referrals to social services through the Good Samaritan Network.
	Location Description	12933 Parkside Dr, Fishers, IN 46038
	Planned Activities	The Good Samaritan Network(GSN) will use CDBG funding to assist with operations. GSN coordinates services provided by a group of non-profits serving low income families in Hamilton County in addition to providing a variety of services directly to low income families.
11	Project Name	Merciful Help Center
	Target Area	County wide
	Goals Supported	Self Sufficiency - Basic Public Services
	Needs Addressed	Social Services General
	Funding	:
	Description	Merciful Help Center will use CDBG funds to provide rental assistance to LMI Hamilton County households.
	Target Date	9/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	Up to 26 households will be served through this program.
	Location Description	1045 West 146th Street, Suite A, Carmel, IN 46032
	Planned Activities	First months rent – Our Lady of Mount Carmel Merciful Help Center is requesting funding to provide first month rental assistance to households in danger of homelessness. The center already provides other types of assistance to this population including food pantry, furniture and appliance assistance, car repair, etc... This grant will allow them to serve additional Hamilton County families.
	Project Name	Neighborhood Christian Legal Clinic
	Target Area	County wide
12	Goals Supported	Self Sufficiency - Legal Services and Fair Housing

	Needs Addressed	Social Services General
	Funding	:
	Description	Neighborhood Christian Legal Clinic will use CDBG funding to provide legal services to LMI Hamilton County households
	Target Date	9/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	About 1,100 clients will be served.
	Location Description	3333 North Meridian Street, Indianapolis, IN - services will be provided to residents in Hamilton County
	Planned Activities	Legal Aid-The program will provide legal services and preventive law education to eligible households in Hamilton County. In addition, they are expanding their Helping Hoosier Homeowners Project to better address the foreclosure crisis in central Indiana.
	Project Name	Heart and Soul Clinic
	Target Area	County wide
	Goals Supported	Self Sufficiency - Basic Public Services
	Needs Addressed	Social Services General
	Funding	:
	Description	Heart and Soul Clinic will use CDBG funds to provide medical and dental services to low income households in Hamilton County.
	Target Date	9/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	The clinic expects to serve about 300 people.
	Location Description	202 Penn St, Westfield, IN 46074
	Planned Activities	Funding will be used to purchase additional equipment to expand the dental services currently offered at the clinic as lack of affordable dental care is a growing problem in Hamilton County.
	Project Name	HOPE Clinic
	Target Area	County wide
	Goals Supported	Self Sufficiency - Basic Public Services

	Needs Addressed	Social Services General
	Funding	:
	Description	Funds will be used by HOPE Clinic to provide medical services to low income Hamilton County residents
	Target Date	9/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	The clinic expects to serve 775 people.
	Location Description	1715 Stringtown Pike, Cicero, IN 46034
	Planned Activities	HOPE Family Care Clinic in Cicero is requesting funding to retain a part time Volunteer Coordinator/ Office Manager.
	15 Project Name	Meals on Wheels
	Target Area	County wide
	Goals Supported	Self Sufficiency - Basic Public Services
	Needs Addressed	Social Services General
	Funding	:
	Description	Funding will be used by Meals on Wheels of Hamilton County to provide meals to low income elderly households in Hamilton County.
	Target Date	9/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	Meals on Wheels will serve an additional 148 clients.
	Location Description	Meals on Wheels will deliver meals directly to low and moderate income individuals. Addresses vary throughout Hamilton County.
	Planned Activities	Meals on Wheels is requesting funding to serve up to 148 additional clients for an entire year. The cost per client is \$1,584.
	16 Project Name	Prevail
	Target Area	County wide
	Goals Supported	Self Sufficiency - Basic Public Services
	Needs Addressed	Social Services General

	Funding	:
	Description	Prevail will use CDBG funding to provide counseling services to Hamilton County victims of domestic violence.
	Target Date	9/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	About 2,000 people will be served.
	Location Description	1100 S 9th St # 100, Noblesville, IN 46060
	Planned Activities	Prevail is requesting funds to retain a victim advocate to assist Hamilton County domestic violence victims. This funding will allow Prevail to reach more underserved populations. Programs will include crisis, ongoing and support groups for adult female victims.
17	Project Name	Salvation Army
	Target Area	County wide
	Goals Supported	Self Sufficiency - Basic Public Services
	Needs Addressed	Social Services General
	Funding	:
	Description	Salvation Army will use CDBG funding to provide rent or mortgage assistance to LMI Hamilton County households in danger of losing their housing.
	Target Date	9/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 40 persons will be served.
	Location Description	1615 Meridian St, Anderson
	Planned Activities	The program will provide emergency payments for very low and low income residents of Hamilton County. The payments can be used for a variety of emergency uses including utilities, rent/mortgage, car repairs, etc..
18	Project Name	Shepherd Center
	Target Area	County wide
	Goals Supported	Self Sufficiency - Basic Public Services

	Needs Addressed	Social Services General
	Funding	:
	Description	Shepherd Center will use CDBG funding to provide services to Hamilton County seniors.
	Target Date	9/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	The center expects to serve 648 seniors during fiscal year 2014.
	Location Description	347 South 8th Street, Noblesville, IN 46060
	Planned Activities	Shepherd Center is requesting funding to pay salaries for their development and volunteer coordinator. Position coordinates 212 volunteers and coordinates volunteer outreach serving 54 seniors per month.
19	Project Name	Trinity Free Clinic
	Target Area	County wide
	Goals Supported	Self Sufficiency - Basic Public Services
	Needs Addressed	Social Services General
	Funding	:
	Description	Trinity Free Clinic will use CDBG funding to provide dental services to LMI Hamilton County residents
	Target Date	9/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	The clinic expects to perform about 3,500 procedures on 1,500 clients.
	Location Description	
	Planned Activities	Trinity Free Clinic is requesting funding to continue the expansion of their dental clinic. Trinity is the only clinic in the county offering dental services. The dental clinic accounted for 38% of patient visits to the clinic in 2013.

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

Public infrastructure projects will be located in areas of low-income concentration. Hamilton County has an exception, allowing it to target funds in areas where at least 31.9 percent of households in an area are moderate-income households. This percentage changes from year to year, but generally holds at 32 percent. For 2014, any target area must have 31.9 percent of the population earning 80 percent of the area median income or lower. Traditionally, the rule for CDBG funds is that an area must have at least 51 percent of the households earn less than 80 percent of the area income. Due to the high levels of income in Hamilton County, this exception was granted.

Geographic Distribution

Target Area	Percentage of Funds
Eligible Census Tracts	32

Table 58 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

CDBG funds will be concentrated in those block groups with at least 32.3% low and moderate-income households. When a compelling community development need arises in other areas, the County will evaluate the potential benefit to low and moderate households as well as the County's overall objectives contained in the Consolidated Plan.

Discussion

Please see discussion points in the sections above.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The Noblesville Housing Authority will utilize CDBG dollars primarily to sustain affordable housing and to create affordable housing for senior citizens. There is an open allocation of \$30,000 to use for other affordable housing projects. These projects have yet to be determined.

One Year Goals for the Number of Households to be Supported	
Homeless	45
Non-Homeless	8
Special-Needs	6
Total	59

Table 59 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	90
The Production of New Units	6
Rehab of Existing Units	8
Acquisition of Existing Units	0
Total	104

Table 60 - One Year Goals for Affordable Housing by Support Type

Discussion

The Hamilton County Area Neighborhood Development organization, or HAND, is a development partner of the Noblesville Housing Authority. Since 2008, HAND has developed 6 properties and provides 80 high quality apartments to seniors and individuals in Sheridan, Noblesville and Cicero. These projects were strategic steps in the organization's development plan and, as such, consumed the bulk of the organizational resources over the years. Fiscal 2014 will continue that partnership and include the development of Spicewood Gardens III to create affordable housing for seniors.

AP-60 Public Housing – 91.220(h)

Introduction

The Noblesville Housing Authority (NHA) is the public housing agency for Hamilton County. It does not manage public housing units as its neighboring housing agencies in Anderson and Indianapolis. The Noblesville Housing Authority only offers Section 8 vouchers to the low-income households.

The Section 8 program, or Housing Choice Voucher, program offers subsidy to a household to allow them to rent any apartment in the local housing authorities jurisdiction. The household will pay 30 percent of their gross monthly income towards rent and the Housing Choice Voucher covers the remaining cost of the rent. Thus, if a two-bedroom apartment is \$700 per month and the household can only afford \$250 per month, the remaining \$450 of rent is paid by the NHA through the voucher. The following charts outline the beneficiaries of this program.

Actions planned during the next year to address the needs to public housing

The most immediate need for the NHA is finding additional funding to provide voucher assistance. The waiting list has been closed since October of 2009. Demand for new vouchers has increased with the cost burden of housing in Hamilton County increasing for many families, including the elderly.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

The Noblesville Housing Authority does not manage housing units and only administers a voucher program. The voucher program is a basic rental assistance program. Section 8 vouchers, from the U.S. Department of Housing and Urban Development (HUD) allow households to access housing that would not be affordable to them. The household pays 30 percent of their gross monthly income and the voucher pays the remainder of the rent owed to the landlord.

Through the administration of CDBG programs, the Noblesville Housing Authority supports public services across the community. Voucher recipients are provided information about service programs near the housing of their choosing.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

The Noblesville Housing Authority is not designated as troubled.

Discussion

The NHA has approximately twelve (12) vouchers become available each year. Demand for accessible housing units is the greatest need in the community. Turnover of vouchers is slow as most households do not “graduate” from needing a subsidy. Most voucher holders are elderly and disabled, returning their voucher when they cannot live independently or pass away.

Sixty-one (61) households with a disability are waiting for vouchers. Most of those on the waiting list are living with aging parents or with other friends and family. Once a voucher becomes available, the disabled person will be able to live independently with assistance from the NHA. Housing choices in Hamilton County is such that finding an accessible unit is a non-issue for voucher holders.

The most immediate need for the NHA is finding additional funding to provide voucher assistance. The waiting list has been closed since October of 2009. Demand for new vouchers has increased with the cost burden of housing in Hamilton County increasing for many families, including the elderly. As noted in the public input section, many long-term residents in Hamilton County are being squeezed out of the housing market with rising prices. Only seven developments in Hamilton County have project-based subsidies, with lower rents for low-income households. These subsidies come in the form of a sliding scale on rent from low-income housing tax credits and other housing programs outside of public housing. Without the voucher assistance, many low-income families cannot afford to rent in Hamilton County.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The primary shelter for Hamilton County is Third Phase, which is located south of Noblesville and provides shelter for men, women, and children. Third Phase serves as a last option for many before they turn to Wheeler Mission or other Indianapolis shelters. The organization funds its programs from private donations, but has struggled over the years to provide comprehensive counseling services to their clients. Third Phase offers common sleeping rooms for transitional shelter, and longer-term housing for those with addictions. At the time of publication of this document, several request to find out the total number of beds available at any one time went unanswered.

The Noblesville Housing Authority will support public services in the community that may reach households who are homeless, but living on the couches of friends and families. A recent report conducted by the Indianapolis Star discussed the high number of students who are homeless and living on family and friend's couches. This subpopulation is not included in the point in time count, as an individual or household who is homeless, as they are not living in a place unfit for human habitation. In 2013, school districts in Hamilton County reported having 146 students experiencing homelessness. This is a 224 percent increase since 2010, when 65 students reported experiencing homeless. This hidden population is now on the forefront for many urban counties around Indianapolis as their homeless student population increase.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The Indiana Balance of State Continuum of Care (CoC) is the planning body for initiatives in ending homelessness in Indiana. To do so, this group supports the development and ongoing maintenance of a strategic, comprehensive system to address homelessness. This includes strategies for engaging mainstream partnerships, the provision of shelter, temporary housing, services, and permanent housing. The goal is to ensure that all residents of the state of Indiana are able to access and maintain permanent housing.

The Indiana Balance of State Continuum of Care is made up of 16 distinct regions. Each region has a region chair and is comprised of providers who serve people experiencing homelessness or at risk of homelessness. All regions are part of the IN Balance of State CoC Collaborative Application to HUD for McKinney Vento funding.

Hamilton County is part of Region 8 in the State of Indiana Continuum of Care, made up of four counties: Hamilton, Boone, Hancock and Hendricks. The council has 15-20 attendees at the quarterly meetings. The group has taken an active role in the Point in Time Count and is working with a formally

homeless individual to help “find” homeless neighbors in the community. The next five years will be a continued strengthening of the homeless service network, improving the assessment of the homeless community and its needs.

Addressing the emergency shelter and transitional housing needs of homeless persons

Hamilton County, the Region 8 Planning Council and the Good Samaritan Network are working together to develop an emergency shelter for domestic violence victims. This will be the second emergency shelter to serve in Hamilton County and the first emergency to serve a subpopulation of the homeless population. Private and public partners are working together to find funding resources to match Community Development Block Grant dollars for the development. One private partner with experience in operating a shelter, Alternatives from Anderson, has already come forward as a potential group to run the shelter.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The Homeless Prevention and Rapid Rehousing Program (HPRP) was created by funds from Title XII of the American Recovery and Rehabilitation Act of 2009 (ARRA) to allow expanded prevention and/or rapid rehousing for persons with moderate barriers to stable permanent housing. It is available to entitlement cities and the balance of state with a total allocation of approximately \$28 million for Indiana. IHCD is working with Indiana Continuum of Care regions to develop “single point of access” organizations to coordinate and administer these funds. The program began in September 2009 and extended for three years until 2012.

The idea behind HPRP is to put “housing first,” placing a homeless individual in housing and then providing the services needed to that individual or household to keep them housed. Previously, the common method was to address needs of the individual or household at the shelter, working towards a transitional housing situation and then permanent housing. The housing first model stabilizes housing for the household first, helping the household feel more secure and able to address the other needs in their lives.

Hamilton County is part of Region 8 in the State of Indiana Continuum of Care, made up of four counties. Region 8 received \$500,000 in HPRP funding to begin to address homeless issues in Hamilton County. Building on HPRP’s success, the Emergency Solutions Grant changed from an emergency shelter grant to follow the model of placing homeless households in permanent housing, and supporting that housing with services.

Although not in Hamilton County, Aspire Indiana is using Shelter Plus Care funds from the McKinney Vento Grant to fund permanent supportive housing. The units, located in neighboring Madison County and Boone County enable homeless households to find secure, safe housing. Aspire Indiana follows up the housing with service to meet the specific needs of the household. Aspire Indiana continues to work with the Region 8 Planning Council to find additional housing to copy this model in more places.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

Limited financial resources prohibit the Hamilton County Commissioners (HCC) from supporting any one project or program with a significant amount of funds. The HCC can spend up to 15 percent of its annual allocation towards public services. The second goal the HCC has in this Consolidated Plan is to support programs that help the most vulnerable households achieve self-sufficiency. Public service programs such as food pantries, legal services, health services, childcare, transportation and fair housing will be funded under this goal in the next five years.

Discussion

Hamilton County Area Neighborhood Development (HAND) has been the development partner of the Noblesville Housing Authority and CDBG funding has been used to purchase and the renovation of housing. As a result of funding levels and changing market conditions, the amount of funding needed to create affordable housing exceeds the amount of CDBG available. HAND must find other funding from public and private resources. HAND also receives donations from individuals in the community to support projects and operations as well.

Social service providers, including those who serve the homeless and people with special needs, rely on other sources of funding. There are 42 agencies that receive financial support from the United Way of Central Indiana and some of those agencies also apply to the State of Indiana for other resources, such as the McKinney Vento Homeless Assistance Grants. For many of the social service agencies, private resources fill in most of the budget needs, with public funding covering smaller gaps in operating and programmatic costs.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

While barriers to affordable housing can come from anywhere, the U.S. Department of Housing and Urban Development (HUD) recognizes a few universal barriers. Local and state regulations on zoning and building are the most recognized barriers to affordable housing. With increased regulation comes an increased cost to build housing that meets all regulations.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

To help the community as a whole overcome the barriers to affordable housing development, and also maximize the impact in the community, Hamilton County will strive to achieve the following goals.

1. Expand the supply of safe, decent affordable housing.
2. Support programs that help the most vulnerable households achieve self-sufficiency.
3. Invest in public facility and public infrastructure needs of low-income neighborhoods.
4. Improve institutional structure and coordination among providers across the County.

Discussion:

Traditional redevelopment has been lead by small non-profit community development organizations at the grass roots level. Smaller organizations are unable to build large-scale projects. They are also unable to be holistic in nature which limits their to impact on the target population. Some ideas to overcome these barriers are:

- Select target areas based on proximity to transportation options
- Attract for-profit developers to partner with non-profit service agencies to develop affordable housing development for extremely low-income families; connecting services and rental assistance with new developments
- Build projects without long-term debt to help fund operations and maintenance of property
- Advocate for public and private transportation options for low income families living outside of walking distance of amenities needed for daily living, such as grocery stores, health care and employment options
- Enlist all levels of local and county government to be “cheerleaders” for affordable housing
- Feed positive stories to media outlets to counter negative stories oriented from the urban core

In order for this type development to occur, Hamilton County must partner with local governments in

the community and become advocates for affordable housing. Otherwise, the market for affluent housing will continue to drive development.

AP-85 Other Actions – 91.220(k)

Introduction:

With the many challenges facing the Hamilton County community, the Noblesville Housing Authority have developed some general goals to offer flexibility in programming for all communities and increase the coordination among service providers. Under each goal is a list of priorities and strategies that will meet needs of communities in the northern and southern parts of the community. While some strategies may not be applicable to those in the northern communities, others will meet their needs and vice versa for those communities to the south.

The Noblesville Housing Authority will utilize the bulk of the Community Development Block Grant to address the general community development needs. The primary use of these funds will be to upgrade infrastructure in the community.

Actions planned to address obstacles to meeting underserved needs

The 2014-2018 Consolidated Plan discusses the challenge of addressing the needs in the community because of the size of the County (403 square miles) and the proximity of services to affordable housing. Northern located communities tend to have greater affordability but are far from social services and other amenities. The Noblesville Housing Authority offers a competitive funding application process for service and housing providers. CDBG funding for programs is directed to programs and projects that meet the following criteria:

- Meet a goal of the 2014-2018 Consolidated Plan
- Demonstrate a significance of need
- Serve an eligible area within Hamilton County
- Project or program is eligible under HUD rules
- Create a visual impact in the neighborhood, particularly if an infrastructure project
- Benefits persons at-risk of homelessness or who are homeless
- Benefits a special needs population

Activities and projects that meet all the above criteria receive the highest priority, reducing the amount of funding spent on programs or projects that meet only few or none of the above criteria.

Actions planned to foster and maintain affordable housing

The primary strategy in 2014 to 2018 for the Hamilton County CDBG Program will be to close the gap on housing for households earning less than 30 percent of the area median income. So few housing units are available and affordable to this income bracket that it is essential to families living in poverty to have more housing options. And, the new housing options must be closer to work, transportation options

and public amenities such grocery stores, health care and schools. Under each priority of the Consolidated Plan, Hamilton County CDBG Program has listed additional strategies that will receive support but may not receive direct funding from the Hamilton County CDBG program.

Additional Strategies with non-financial support:

1. Support affordable multi-family housing development offering housing for incomes earning 0-30 percent of the area median family income.
2. Support establishment of community wide standards for quality, affordable housing development.
3. Support public and private partnerships to develop affordable housing, with a goal of 10 percent of new residential building permits to be issued for housing units meeting community standards for quality and affordability mentioned in strategy #2.
4. Support affordable housing development that targets single parent households, two parent families and seniors responsible for grandchildren.
5. Support affordable, senior housing development.
6. Find additional resources for rental subsidies that support extremely low-income households or those earning 0-30 percent of the area median income.
7. Support the quality of affordable rental housing through repair assistance programs.
8. Support establishment of a fund of private dollars through permitting fees or closing fees to support affordable housing development.

Actions planned to reduce lead-based paint hazards

The Hamilton County Health Department recommends that children six (6) years old and under be screened for lead, particularly those children living in, regularly visiting or attending a child care facility built before 1978 should be tested. The local health department also provides guidance to address any concerns parents or guardians might have as well as guidance for renovating and clean up lead based paint hazards.

Any households with children who test high for lead paint blood levels may be referred to the Noblesville Housing Authority or HAND. Funding from the owner occupied assistance program may resolve lead based paint hazards found in the home. All work will be done in compliance with the Environmental Protection Agency's lead based paint rules and regulations.

Actions planned to reduce the number of poverty-level families

Tackling poverty is one of the most important factors in reducing social exclusion and improving the lives of our residents. This strategy is crucial for demonstrating the Noblesville Housing Authority's commitment to tackling poverty. The Noblesville Housing Authority, in partnership with the social service and housing provider community, will strive for the goals and strategies below to help households stay out of poverty or become self-sufficient and elevate themselves from living in poverty.

- Promote economic empowerment by supporting facilities, services and activities aimed at developing the self-sufficiency for all low to moderate-income residents. Programs and activities to be supported over the next five years include:
 - Child care services
 - Healthcare
 - Food banks
- Provide economic development opportunities to low to moderate-income families. Programs and activities to be funded over the next five years include:
 - The creation of jobs through local incentives
 - Job training programs
 - Assist businesses with improvements and job creation
 - Promote Section 3 opportunities in current housing projects
- Provide affordable housing opportunities to low and moderate-income households
- Support the development of housing for extremely low income households, particularly those earning less than 30 percent of the area median incomeDevelop a funding resource for households that do not meet the HUD income requirements but are at-risk of losing their housing
- Continue to work with local agencies to identify barriers and issues related to poverty and support programs that will help low to moderate-income households overcome those barriers.

Actions planned to develop institutional structure

The Hamilton County CDBG Program's final goal does not have any specific projects or programs that will be funded by the Noblesville Housing Authority. Through administrative efforts and partnerships in the community, the Noblesville Housing Authority will work to increase coordination across Hamilton County, with the intended outcome of improving services for low-income households. The Good Samaritan Network can provide an outlet for this coordination and capacity building.

Priority #4: Improve institutional structure and coordination among providers across the County.

Suggested strategies to address institutional structure and coordination needs:

1. Connect service providers to affordable housing opportunities for their clients.
2. Participate in the Regional Continuum of Care and support homelessness prevention and intervention initiatives.
3. Connect with the City of Indianapolis and regional initiatives to support individuals living with HIV/AIDS in Hamilton County.
4. Support neighborhood beautification efforts that combine public and private resources.

Actions planned to enhance coordination between public and private housing and social service agencies

The Good Samaritan Network is the primary way to connect all service providers throughout Hamilton County. A full listing of the members of this network have been included as an attachment to this document.

The Noblesville Housing Authority wants to support and expand the efforts of this organization to not only build up the capacity of its members, but to also connect the members to local housing providers and the Region 8 Planning Council for the Indiana Continuum of Care. By connecting the three different organizations, planning efforts will be more streamlined and projects developed from those efforts will go more to address the households and individuals with the most need.

Discussion:

The Annual Action Plan will address many items as noted in the previous discussion points. However, as a recipient of HUD funds, Hamilton County certifies it will affirmatively further fair housing choice by conducting an analysis of impediments to fair housing choice, take appropriate actions to overcome the effects of any impediments identified, and maintain records reflecting the analysis and actions taken in this regard. The County is committed to ensuring fair housing choice for all residents within its jurisdiction. The Noblesville Housing Authority published an Analysis of Fair Housing in March 2012 and will run through fiscal year 2015.

The Analysis of Impediments to Fair Housing evaluated regulations as to zoning and planning regulations and their impact on housing. The Analysis of Impediments did not find any types of zoning that impose limits on housing, such as limits on vinyl siding or appearance of housing and its design. The study has found that the following impediments to fair housing choice exist within Hamilton County:

1. Lack of local capacity and coordination.
2. Lack of public awareness
3. Disparate treatment in the rental market.

Hamilton County, as a recipient of federal CDBG, must take appropriate actions to overcome the effects of the impediments identified within this plan and maintain records reflecting the analysis and actions taken. This is a table of actions called for in the Analysis of Impediments to Fair Housing.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(l)(1,2,4)

Introduction:

Community Development Block Grant funds are the only funding resource the Noblesville Housing Authority anticipates for fiscal year 2014. The Cities of Carmel, Fishers, Noblesville and Westfield all have funding from previous fiscal years that may be used for public infrastructure improvements. A total of \$574,519 from previous year allocations will be re-invested in these communities for public infrastructure projects. With new 2010 Census information, some of the Cities may find additional areas eligible for CDBG investment.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	70.00%

Discussion:

The Hamilton County Commissioners will fund projects in fiscal 2014 that address the needs outlined in the Consolidated Plan. At least 70 percent of the funds allocated in fiscal year 2014 will help low and moderate income households directly or indirectly from neighborhood infrastructure improvements. Projects that target extremely low income households, those earning less than 30 percent of the area median income will receive higher priority for funding.

Appendix - Alternate/Local Data Sources

1	Data Source Name Hamilton County Community Profile
	List the name of the organization or individual who originated the data set. Indiana Association for Community and Economic Development
	Provide a brief summary of the data set. The profile is a narrative of the Hamilton County community profile. It looks at ACS information from 2007 to 2011 to examine housing needs, poverty, income, cost burden and economic development factors for the community. The data is also divided by township to reflect changes from township to township.
	What was the purpose for developing this data set? Reports and assessments in Hamilton County have a short shelf life due to rapid growth in the past 20 years that makes most projections and reports obsolete, and communities are constantly hungering for the latest and best analysis to inform decisions. The Hamilton County Community Profile, dated 2013, offers a look at the community between Consolidated Plans.
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? The report is a comprehensive look at Hamilton County, breaking down information by township.
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? The report is dated 2013, but the data analysis comes from the ACS data from 2007 to 2011.
	What is the status of the data set (complete, in progress, or planned)? The report is completed.

Noblesville Housing Authority

NOTICE OF PUBLIC HEARING AND INVITATION TO COMMENT ON THE HAMILTON COUNTY COMMISSIONERS PROPOSED FIVE YEAR CONSOLIDATED PLAN AND FY2014 COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) ACTION PLAN

Hamilton County invites public review and comment on the requested activities for its Five year Consolidated plan (FY14 – FY18) and the Action Plan for 2014 Community Development Block Grant to program. **\$856,638** will be available from the FY2014 CDBG grant. In addition to \$13,500 from cancelled FY10 and FY13 Public Service projects.

The 2014 Consolidated Action Plan identifies how funds from the U.S. Department of Housing and Urban Development (HUD) will be spent in Fiscal Year 2014 (October 1, 2014 – September 30, 2015). The draft Plan is available for review at the Noblesville Housing Authority, 320 Kings Lane, Noblesville, IN 46060, Monday thru Friday from 8:00 a.m. to 4:30 p.m. Additionally, the plan can also be viewed on the Hamilton County Commissioners web-site at:
<http://www.hamiltoncounty.in.gov/commissioners/>

Thursday, July 17, 2014 on behalf of the Hamilton County Commissioners, a public hearing will be held to hear comments on the Consolidated Plan and Action Plan at 2:00 p.m. at the Noblesville Housing Authority at 320 Kings Lane, Noblesville, IN 46060. The deadline for written comments is August 1, 2014. Please address comments to Mark McConaghy, CDBG Coordinator, Noblesville Housing Authority, 320 Kings Lane, Noblesville, IN 46060 or e-mail: markmcconaghy@sbcglobal.net.

If you require special accommodations to participate in this public meeting please contact the Noblesville Housing Authority at (317) 773-5110, extension 104.

The county will work to procure other federal, state and local funds to enhance and expand their community development efforts. The communities of Arcadia and Atlanta, Cicero and Sheridan do not participate in the Hamilton County CDBG program.

HAMILTON COUNTY COMMISSIONERS PROPOSED FIVE YEAR CONSOLIDATED PLAN AND FY2014 COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) ACTION PLAN and amendment to FY2010 and FY2013

PUBLIC SERVICES

Project Description

	Funding
Alternatives, Inc. of Madison County	\$ 8,496
Provision of Emergency Shelter for Hamilton County victims of domestic violence. The program typically serves 45 to 60 Hamilton County women and children yearly. Alternative Inc. of Madison County is the state recognized shelter assigned to serve Hamilton County.	
Good Samaritan Network	\$ 5,000
Operations – The Good Samaritan Network(GSN) will use CDBG funding to assist with operations. GSN coordinates services provided by a group of non-profits serving low income families in Hamilton County in addition to providing a variety of services directly to low income families.	
Heart and Soul Clinic	\$13,500
Expansion of Dental services – Funding will be used to purchase additional equipment to expand the dental services currently offered at the clinic as lack of affordable dental care is a growing problem in Hamilton County. The clinic expects to serve about 300 people. Funding for this	

activity will be taken from two previously funding projects that have been canceled, the first being the FY13 Promising Futures grant for \$6,000 and the second being the FY10 Aspire grant for \$7,500.

HOPE Family Care Clinic – Office Manager **\$ 15,000**

HOPE Family Care Clinic in Cicero is requesting funding to retain a part time Volunteer Coordinator/ Office Manager. The clinic expects to serve 775 people.

Meals on Wheels **\$ 8,000**

Meals on Wheels is requesting funding to serve up to 148 additional clients for an entire year. The cost per client is \$1,584.

Merciful Help Center **\$ 10,000**

First months rent – Our Lady of Mount Carmel Merciful Help Center is requesting funding to provide first month rental assistance to households in danger of homelessness. The center already provides other types of assistance to this population including food pantry, furniture and appliance assistance, car repair, etc... This grant will allow them to serve additional Hamilton County families. Up to 26 households would be served.

Neighborhood Christian Legal Clinic **\$ 20,000**

Legal Aid-The program will provide legal services and preventive law education to eligible households in Hamilton County. In addition, they are expanding their Helping Hoosier Homeowners Project to better address the foreclosure crisis in central Indiana. About 1,100 clients will be served.

Prevail – Victim Advocate **\$ 12,000**

Prevail is requesting funds to retain a victim advocate to assist Hamilton County domestic violence victims. This funding will allow Prevail to reach more underserved populations. Programs will include crisis, ongoing and support groups for adult female victims. About 2,000 people will be served.

Salvation Army **\$ 20,000**

Emergency Assistance Payments-The program will provide emergency payments for very low and low income residents of Hamilton County. The payments can be used for a variety of emergency uses including utilities, rent/mortgage, car repairs, etc.. Approximately 40 households will be served. This program is coordinated through the township trustees and is the last opportunity for families trying to avoid a homeless situation. 10% of the funds go to administration.

Shepherd Center **\$ 10,000**

Shepherd Center is requesting funding to pay salaries for their development and volunteer coordinator. Position coordinates 212 volunteers and coordinates volunteer outreach serving 54 seniors per month.

Trinity Free Clinic **\$ 20,000**

Trinity Free Clinic is requesting funding to continue the expansion of their dental clinic. Trinity is the only clinic in the county offering dental services. The dental clinic accounted for 38% of

patient visits to the clinic in 2013. The clinic expects to perform about 3,500 procedures on 1,500 clients.

Other public service related projects:

Brick and mortar type activities do not have to come out of the 15% public services cap. They can be funded with other CDBG funding.

JANUS Restrooms – Phase II

\$ 20,000

JANUS is requesting an additional \$20,000 of CDBG funding to complete the rehabilitation of four restrooms to serve clients and guests. Rehabilitation will include remodeling for compliance with current ADA guidelines. Total project cost is about \$42,000. JANUS will serve 148 clients.

IMPROVEMENTS TO HOUSING STOCK

Home Repair Grants

\$ 100,000

Grants to very low and low income single family homeowners for up to \$15,000 to repair/replace a major system of a house where failure to do so will threaten the households immediate health and safety. About eight (8) homes will be repaired.

Spicewood Gardens – Phase III

\$ 65,000

HAND will use CDBG funding towards the acquisition of land in Sheridan for the construction of up to six units of affordable senior rental housing. The county awarded this to HAND in August of 2013. HAND has received all funding for this project except for Federal Home Loan Bank Funding. Their funding announcements will be made in August.

Other eligible Housing activity

\$ 87,078

Funding for other CDBG eligible housing initiatives. At least one eligible household will be served.

PUBLIC INFRASTRUCTURE

Carmel – Eligible Infrastructure activity

\$ 94,442

Carmel will use CDBG funding to extend 956 linear feet of sidewalk and 1,910 linear feet of drainage infrastructure on Oswego Road from 126th street to Winona Drive and then along Winona Drive west to Pawnee Road. Total project cost is about \$280,000. Previous CDBG funding may also be applied to this activity. Activity will take place in eligible Census Tract 11105 BG 2.

Fishers – Eligible Infrastructure Activity

\$ 54,000

The town of Fishers will use CDBG funding toward an eligible infrastructure project in an eligible area.

Noblesville - Target area improvements

\$ 95,334

Noblesville will use CDBG funds to repair/replace 3,000 linear feet of sidewalks on Logan Street from 11th Street to 16th Street. Total project cost is \$145,952. Previous CDBG funding may also be used. Activity will take place in eligible Census Tract 110600 BG 2.

Westfield –Eligible infrastructure improvements

\$ 40,960

The town of Westfield will use CDBG funds to make install 1,080 linear feet of sidewalk on the west side of East Street from Beechwood Drive to Maple Park Drive. Work will also include ADA ramps. All work will take place in Census Tract 110400, Block Group 1 which has 2,090 households and is 36% low and moderate income. In addition to the

above funds the town may also use local funds and any unexpended CDBG funds from previous projects towards the completion of this project.

OTHER

Administration and Fair Housing

\$ 171,328

Noblesville Housing Authority will provide overall program management and oversee all program design and implementation activities of sub-recipients and contracted services.

Good Samaritan Meeting
Carrousel Exercise March 8, 2014

Participants broke up in groups of 3-5 people. The groups moved around the room discussing questions about needs in the community. There were a total of 10 questions. Each group was provided 2-3 minutes to discuss and answer each question. Results are below:

Question 1: What underserved needs do you see in your community?

- Transportation (7)
- Food
- Affordable medical and prescriptions (8)
- Housing (6)
- Child care
- Free preschool (2)
- Community mentors
- Shelters for homeless
- In-home supportive services
- Road Repair
- Snow removal
- Services for at-risk youth, shelters for run-away teens, services for teens with behavior issues

Question #2: Is there a service missing that would improve daily life for households in Hamilton County?

- Affordable medical care (3)
- Public transportation (3)
- Low cost senior care (3)
- Affordable child care/activities (6)
- Affordable legal services (2)
- Domestic violence shelter
- Parenting/life skills education (2)
- Financial education
- Veterans shelter
- Affordable home repairs
- Affordable car repairs
- Affordable housing
- ESL classes

Question #3: What type of housing characteristics do you see needed in the future?

- Emergency Shelters – all types
- Group homes/shared housing
- Prison re-entry programs
- Accommodations for extended families
- Accessibility features in housing (3)
- Aging in Place (2)
- Single story/accessible housing for seniors
- Section 8 housing (3) – outside Noblesville
- Larger housing properties/shortened wait lists
- Transitional Housing (2)

Question #3: What type of housing characteristics do you see needed in the future? (cont.)

- Affordable housing
- Integrated housing
- Housing closer to public transportation

Question #4: What daily need, if met, would improve the life of households in your community by great value?

- Financial education
- Food (7)
- Affordable prescriptions (3)
- Transportation (8)
- Affordable housing
- Jobs (4)
- Affordable Utilities (3)
- Affordable child care (5)
- Job Training
- Community building/companionship
- Cleaning
- Rental homes
- Home repair assistance (2)
- Living wage
- Gas cards

Question #5: Has the harsh winter in 2014 brought attention to any needs in the community? If so, what?

- Energy assistance (8)
- Emergency housing (3)
- Homelessness
- Transportation
- Snow removal (4)
- Proper winter clothing
- Emergency preparation at home
- Community building
- Propane (3)
- Road repair
- Help hot-line for emergencies
- Check-in calls for seniors

Question #6: What do you think is the primary cause of homelessness in you community?

- Minimum wage not a living wage (4)
- Jobs
- Lack of education
- Run away youth
- Drugs (6)
- Mental illness (4)
- Abuse
- Initiative (2)
- Work hours cut due to Affordable Health Care Act

Question #6: What do you think is the primary cause of homelessness in you community? (cont.)

- Physical health issues
- Long hours preventing more education
- Lack of affordable housing (3)
- Unemployment (4)
- Legal issues
- Ability to live on a budget
- Transportation
- Lack of education
- Situational

Question #7: Who is being shut of housing in your community?

- Low income families (5)
- Veterans
- Single parents (3)
- Mental health patients (2)
- Substance abusers
- Low income without life skills
- Foreign born households
- Homeless youth
- Seniors (3)
- Persons with criminal records
- Households without transportation

Question #8: Where do you find yourself referring families or individuals the most?

- Subsidized housing
- SNAP (2)
- Trustee's office (5)
- Food pantry (5)
- Unemployment office
- Health services (4)
- Children's bureau
- Legal services (2)
- Division of family services
- St. Vincent DePaul
- Community Centers/Partners (3)
- Work One (2)
- GSN (5)
- 211 (3)
- Counseling centers
- Churches (3)
- HUD
- Third Phase (2)

Question #9: What services do the disabled neighbors in your community request or require the most?

- Transportation (10)
- Home health care (6)
- Meals (4)
- Energy assistance
- Weatherization/handyman services
- Accessibility assistance for the home (6)
- Medication assistance (4)
- Cleaning assistance
- Respite for special needs kids (2)
- Medical equipment (2)
- Fair housing
- ADA compliant businesses

Question #10: How do you see housing characteristics changing to meet the needs of the growing senior population?

- Assisted living (5)
- Village atmosphere/low maintenance (2)
- Located near resources/services
- Home health care (3)
- Home cleaning
- Rehab
- Accessibility/Universal design (3)
- Memory care
- Affordable (4)
- More senior-friendly units
- Allergen free environments
- Fancy- not low cost
- Hospice

Hamilton County Township Trustees Meeting
Carrousel Exercise March 16, 2014

Participants broke up in groups of 3-4 people. A large paper with a question was provided to each group. There were a total of 10 questions/10 papers. Each group was provided 2-3 minutes to discuss and answer the question and then passed it onto the next group. Results are below:

Question 1: What do you think is the primary cause of homelessness in your community?

- Mental Health (2)
- Lack of education (3)
- Lack of high paying jobs
- Lack of compassion
- Lack of job skills/employable skills (2)
- Counseling for at-risk (2)
- Underemployed, working several jobs is not enough
- Transportation
- Felonies

Question #2: How do you see housing characteristics changing to meet the needs of the growing senior population?

- Single story near shopping/energy EH (2)
- Updating current housing for seniors
- Assisted living, more age oriented (3)
- Near golf courses, for entertainment
- Near grandchildren (2)

Question #3: What daily need, if met, would improve the life of households in your community be a great value?

- Transportation (2)
- Childcare (2)
- Unpaid child support enforcement (2)
- Jobs closer to home
- Work groups for people who cannot work/public works
- Lunch programs for elderly and children
- Affordable healthy food
- Adult care to relieve care givers
- Affordable health care/clinics
- High paying jobs

Question #4: Has the harsh winter in 2014 brought attention to any needs in the community? If so, what?

- Transportation (3)
- Unusually high utility bills (3)
- Food pantries – kids home with school closures not getting lunch/food assistance
- Delivery systems for basic needs
- “Warming center” for persons with outages (2)
- Lack of snow removal in rural areas/lack of salt for roads (2)
- Lack of affordable need shopping
- Competition of energy

Question #5: What underserved needs to you see in your community?

- Homeless (2)
- Disability services for seriously ill
- Transportation (2)
- Jobless/training
- Adult education, including financial training (2)
- Affordable housing
- Lack of high paying jobs
- Affordable daycare (3)
- Shelters (2)
- Services for domestic violence victims

Question #6: Is there a service missing that would improve daily life for households in Hamilton County?

- “Independent living “ counseling (3)
- Shelters (3)
- Public transportation (2)
- Job search help (2)
- Affordable child care (2)
- Program/training to get “out of the system”

Question #7: Where do you find yourself referring families or individuals the most?

- CAGI – utilities (3)
- St. Vincent D Paul (2)
- Good Samaritan (2)
- Salvation Army (2)
- Grace Church (2)
- Our Lady of Mt. Carmel (Merciful Help (2)
- Sacred Heart Catholic
- Local Churches (2)
- Food Pantries (2)
- HUD
- 1-800-Get Hope
- Samaritan’s Wrench

Question #8: Who is being shut out of housing in your community?

- Those under 55
- Low Income households
- Single parent families
- Families with prior evictions (2)
- Individuals with mental disabilities (2)
- Seniors on a fixed income (2)
- Those waiting on government subsidies (VA, SSI, SSD)

Question #9: What services do the disabled neighbors in your community request or require the most?

- Transportation (5)
- Affordable housing
- Affordable prescriptions
- Accessibility modifications
- Advocates/care givers

Question #10: What type of housing characterizes do you see needed in the future?

- Affordable housing (2)
- Shelters (2)
- Government subsidized housing (3)
- Housing for disabled (3)
- Low cost utilities/energy conservation (2)
- Transitional Housing
- Housing that guides households from shelters to apartments to homeownership
- Housing that guides households from nursing care to home

Other thoughts from the day:

- Financial budgeting 101 classes will go a long way to help families learn to be independent
- Accountability for landlords who allow properties to fall in disrepair
- Fair housing counseling/outreach

(print on NHA letterhead)

Dear Hamilton County Resident,

Thank you for completing this survey on local housing and community development issues. This information is being gathered by Hamilton County in order to prepare the 2014-2018 Consolidated Plan. Each year Hamilton County receives about \$800,000 from the U.S. Department of Housing and Urban Development in Community Development Block Grants (CDBG). By participating in this survey, you will help the county collect information that will aid in identifying housing and community development needs in Hamilton County and will shape programs that best address those needs.

Please use the enclosed envelope to return the survey by **April 15, 2014**. All survey participants will remain anonymous. You may also fax the completed survey to the Hamilton County CDBG program at: (317) 774-0079.

Hamilton County views resident input as more than a passive exchange of information; rather, your participation is an opportunity for you to shape the character and aspirations of your community.

If you have any questions about this survey or the Consolidated Plan, you may contact the representatives listed below.

Mark McConaghy,
CDBG Coordinator
Noblesville Housing Authority
Phone: 317-773-5110, ext. 104
markmccconaghy@sbcglobal.net

Alicia Vaughn
Consultant for Writing the Consolidated Plan
CITY CONSULTANTS & RESEARCH, LLC
Phone: 317-871-4626
Alicia.v Vaughn@sbcglobal.net

Hamilton County, Indiana

Consolidated Plan Survey

Each year the Noblesville Housing Authority, on behalf of Hamilton County, is charged with the implementation of approximately \$800,000 in federal housing and community development grants. To help direct the methods the communities in Hamilton County will use over the next five years, please respond to the following questions. Please note, questions are specifically asked in subject areas related to the source of the grants, the U.S. Department of Housing and Urban Development.

This is a protected document. If using this document electronically, please click the shaded boxes to either select an answer box or write inside a text box. If using this as a printed document, please write your answers in the space provided. You may use the back as necessary.

Resident Information: the following questions will not be used to determine funding for any particular location or cause. It is for information purposes only.

In which town/city of Hamilton County do you reside or work?

- | | | | |
|----------------------------------|--------------------------------------|-----------------------------------|------------------------------------|
| <input type="checkbox"/> Arcadia | <input type="checkbox"/> Atlanta | <input type="checkbox"/> Cicero | <input type="checkbox"/> Carmel |
| <input type="checkbox"/> Fishers | <input type="checkbox"/> Noblesville | <input type="checkbox"/> Sheridan | <input type="checkbox"/> Westfield |

Which of the following would best describe you?

- ☐ Homeowner
 ☐ Renter
 ☐ Local business
 ☐ Other _____

Housing Needs: rate the following housing needs of your community.

Need	Low	Medium	High
Repair Assistance to Homeowners	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Creation of New, Affordable Housing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rehabilitation of Foreclosed or Vacant Housing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Creation of safe, decent and affordable rental housing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Creation of housing with services – homeless	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Creation of housing with services – seniors/disabled	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rent Assistance to Low Income Tenants	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Creation of Emergency Shelter Beds (short-term stays)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Creation of Transitional Housing (for stays less than 2 yrs)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Of the above items, what are the top two housing needs should be the focus over the next five years?

Is there another housing need that should be addressed but is not previously mentioned?

Community Development and Social Services: rate the following needs of your community.

Need	Low	Medium	High
Repair/replace curbs/sidewalks	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Street or sewer repair/upgrades	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Park upgrades	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Crime prevention	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Business attraction	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Job creation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Community Center upgrades/rehabilitation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Of the above items, what are the top two community development needs should be the focus over the next five years?

Rate the following social service needs of your community.

Need	Low	Medium	High
Youth programs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Senior Citizen programs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Programs for Disabled Neighbors	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Programs for people with HIV/AIDS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Green programs/Environmental Awareness	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Public Transportation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Legal Services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Child Care	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Of the above items, what are the top two social service needs should be the focus over the next five years?

Is there another need that should be addressed but is not previously mentioned?

Notes from Consultations

- When serving 80 percent of the area median household income, which is a calculation for the entire Indianapolis area, many more people in Hamilton County that are at-risk of housing needs are not served because they do not meet the income requirements. In other words 80 percent of the median household income in Hamilton County is much different than that of the entire MSA.
- Hamilton County needs an additional private fund that can serve people who do not meet the federal income requirements, but are still below 80 percent of the median household income for Hamilton County.
- A Domestic Violence Shelter is badly needed in Hamilton County. There is hope of a development, to be run by Alternatives, for a creation of a 32 bed DV shelter
- Hamilton County needs to prioritize SMART growth, transit, inclusionary zoning policies, transitional housing, senior housing and affordable housing development
- The Good Samaritan Network offers problem solving and support for local social service agencies. The network is made up of 43 pantries (including some for the elderly and animals) and 153 service providers
- Monthly meetings can be like a think tank, offering agencies to hear expertise from local and regional speakers and learn about capacity and service building topics
- Primary service needs include:
 - Transportation
 - Food insecurity – pantries need policies and procedures and succession plans as many of them are faith-based groups run by elderly volunteers. Pantries need plans to remain open when these volunteers are no longer able to come.
 - Access to health care – demand for pro bono health care is still on the rise despite the Affordable Health Care Act. Only three “free” clinics available – Trinity, Hope and Westfield.
 - Mental Health is a hidden, yet large issue. Access to care is the top issue for mental health.
- Among the GSN network, computer tracking for clients as there is no central data base for the members to use to track clients as they move from place to place
- Noblesville is the largest concentration of people coming to service providers, followed by Sheridan, Westfield, Fishers and Carmel
- Middle class is “falling into poverty” – schools have recorded a 16 percent jump in free and reduced lunches
- ASPIRE offers mental health services in Noblesville, but does not offer services to those living with HIV/AIDS in Hamilton County – services include:
 - Social enterprises
 - Cleaning services
 - Vending services
 - NSP housing projects – supportive housing is offered in Madison County and Indianapolis, run by ASPIRE
 - Have created some Shelter Plus Care units with HAND to offer permanent supportive housing in Hamilton County

- There has been recent success with the Continuum of Care Region 8 Council, improving public participation and completing an accurate Point in Time Count of the homeless neighbors
 - This includes the involvement of a formerly homeless neighbor who knows where the “homeless hide” in Hamilton County to connect those neighbors with services
 - “Couch surfers” are the dominant homeless sub-population even though they are not included in the Point in Time count.
 - Hamilton County needs more affordable and supportive housing to address this need.
 - The buzz is that families and youth are the homeless population in Hamilton County, and finding them is the challenge.
-
- The Noblesville Housing Authority offers 75 housing choice vouchers to households under 62 years of age but living with a disability and 55 housing choice vouchers to elderly households
 - There is a very low turn over in voucher usage, typically 12 per year from households or individuals moving to skilled care or dying
 - This year will be the first year since October 2009 that the waiting list will open to let 61 new households sign up for housing choice vouchers
 - The State of Indiana and the Noblesville Housing Authority share Hamilton County as part of their jurisdictions so that porting vouchers to each organization is not a requirement.
 - Non-disabled, non-elderly households will port their vouchers into Hamilton County, often seeking the amenities of the County, including schools. However, these are the households that tend to receive termination notices of their vouchers, rather than the clients of the Housing Authority.
 - So far, clients are able to find accessible units when needed. Finding 504 accessible units is a non-issue in Hamilton County.
 - New voucher clients who are disabled are kids who have been living with their parents and now the parents are elderly and unable to care for their disabled children
 - Elderly households are the local preference for housing choice vouchers.
 - Public housing would like a redistribution of public housing funds based on population growth as Hamilton County has grown significantly in the last 15 years but has seen no sizable increase in public housing funding.
-
- The Hamilton County Youth Assistance program will serve the school districts in Westfield, Fishers and Noblesville or children who live in those districts
 - Early intervention advocates work with juvenile court judges to get referrals of children at-risk and in need of case management services
 - There is a non-profit Board in each community to support the services of the advocate
 - Advocates can speak with any person on behalf of the youth because of a state statute
 - At risk means: homeless or at risk of being evicted, depression or mental health issues, death in the family
 - 90 percent of cases are referrals from schools and school counselors

- Advocates work to “plug in” kids with programs that are available and meet their needs – for example – 40 percent of Westfield kids referred were being raised by grandparents so HCYA created a support group for those grandparents
 - Mental health needs are not being met
 - Some may not qualify for programs at ASPIRE or JANUS
 - Dual diagnosis kids rarely qualify for programing but have the most need
 - Jails are becoming the case managers for underserved kids with mental health needs
 - Housing needs cases are on the rise
 - It costs \$2 per day to provide these preventative services, it costs \$240 per day to detain a youth in jail
 - HCYA is working with Indiana University to put together a report on the need in the community and help lobby for additional support of this program
 - Westfield schools have already seen an improvement in graduation rates
 - Serves youth as young as 3 and up to age 18
 - Food insecurity is one of the growing issues for the youth coming into the program
-
- Habitat for Humanity in Hamilton County has made a significant turn around in the last 3-4 years, now at a capacity to build 6-8 homes per year
 - The simple mission statement is: to transform lives through homeownership, creating vibrant neighborhoods
 - There is much frustration in the lack of sympathy for struggling families in Hamilton County, as they do exist but are hidden among the wealthy
 - Workers inside Hamilton County often struggle to find housing in the areas they work that is affordable.
 - Some cities are willing to waive fees to allow for Habitat for Humanity to build a home, which reduces the cost
 - High acquisition costs can make it difficult to offer a home at an affordable cost to the buyer. To do so requires more subsidies.
 - Habitat offers “Brush with Kindness,” a minor repair program for current homeowners with a exterior repair need
 - Must be repaid through sweat equity and a forgivable loan
 - Habitat is looking to develop a more robust home repair program, utilizing its national sponsors from Lowes and Home Depot, to help lower costs for homeowners
 - Habitat offers innovative programs:
 - A zero impact build – meaning no waste goes to a landfill from the builders or the volunteers who come to the build (even lunches are in re-usable containers)
 - A goal to develop wind turbine with GE that can be a part of a residential build – creating a positive impact on the power grid
 - Financial Education is a primary need – many households need to learn banking rather than using Western Union
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- When folks come in Hamilton County apply for food stamps, 60 percent are denied benefits because they earn an income just above the maximum limit. This is the case 40 percent of the time in Marion County.

- Hamilton County needs funding and help for those people just above the federal guidelines, for those who earn above 80 percent of the median household income, but the dollar does not stretch as far in Hamilton County.
- More services are available in Noblesville; but, services need to be offered everywhere as some households have no means for travel and there are low-income households everywhere in the County, not just concentrated in Noblesville.
- Our Lady of Mount Carmel requires all volunteers to go through extensive education before connecting with families to make sure the heart of service is established. They want service to be one of connection with a family or household.
- The programs at the church try to fill gaps where no service exists. Clothing donations go to Goodwill as the church will not duplicate that effort.
- The church tries to offer choices to the individuals coming in for assistance, and also holds them financially accountable. For example, if the family is excessively spending at convenience stores or buying things at the mall for kids in excess of the amount of assistance they are asking for, the church will encourage them to sign up for a financial education course offered at the church.
- The church wants all of its congregation and those they serve to understand budgeting and financial responsibility, which is a challenge when living among some very wealthy families.
- Transitional housing and emergency shelters are the greatest need for families coming to the church.
- The church cuts red tap on its applications. When folks come in for assistance and have copies of applications from other service providers, the church will use that same application, possibly adding to it. The church would welcome a universal intake process to make it easier on these families/individuals.